

Maxwell's former firm on list of Soviet favourites



Maxwell: former firm had priority for payments

A COMPANY formerly owned by Robert Maxwell and the British Communist newspaper the *Morning Star* are among companies earmarked to be given priority payment by the Soviet Communist Party, according to a list distributed to Russian deputies.

Pergamon Press and the *Morning Star* were the only British-based companies in a list of more than 40 "friendly firms". Some of the companies received money channelled through three Soviet organisations last year. Others, including Pergamon and the *Morning Star*, were listed as creditors.

According to documents given to Soviet deputies, Pergamon Press was owed 500,000 roubles by Vneshekonombank (Foreign Trade Publishing) and the *Morning Star* was owed 100,000 roubles by Mezhdunarodnaya Kniga (International Books). A third Soviet company, Raznoekspart (Diverse Exports), owed money to Greek, Cypriot, Maltese and Portuguese firms.

Two British companies were listed as "friendly firms" by the Soviet Communist party, according to documents given to Russian deputies, reports Mary Dejevsky from Moscow

which is now owned by the Dutch publisher Elsevier, said yesterday that it had no record of the transfer of such an amount from Moscow. Anna Moon, a director, said: "We can find no record of having been paid this sum."

The package of ten documents supplied to Russian deputies relates to a wide range of Soviet Communist financial dealings. The list of firms related to sums transferred abroad by the Soviet trade bank, Vneshekonombank, in August and September last year to help settle outstanding debts to so-called "friendly firms", companies with communist connections. The list includes communist dailies such as *Land og Folk*, in Denmark, and *Unita*, in Italy.

Both the *Morning Star*, which was formerly the only British newspaper

on sale in the Soviet Union, and Pergamon Press, which sold biographies and the collected works of communist leaders, as well as technical textbooks, had long-standing trade links with Moscow.

Pergamon Press, which was set up by Mr Maxwell in 1951, specialised in selling Soviet science books to the West. It was a key firm in a maze of Maxwell-controlled companies that were ultimately owned by Pergamon Holdings Foundation, a highly-secret trust based in Lichtenstein. In March, Mr Maxwell sold Pergamon Press to Elsevier, its main rival, for £440 million.

The Soviet documents showing the transfers and debts were issued to deputies to support allegations made by the Russian justice minister, Nikolai Fedorov, that the Communist Party Central Com-

mittee had given priority to "friendly firms" in settling debts. Among the documents is a letter signed by Valentin Falin, head of the Central Committee's international department, which discusses using money advanced by the West in humanitarian aid to send firms in Portugal, Switzerland, Germany, Cyprus and America.

The release of the documents was timed to coincide with the request by the Russian president, Boris Yeltsin, for extra powers to push through economic reforms and may have been designed largely to discredit in advance the largely ex-communist opposition.

In the package of documents, there is also a letter signed by the Soviet president, Mikhail Gorbachev, in his capacity as party general secretary, in support of the Central Committee engaging in commercial activity (so long as it kept within the party's statutes), and authorising an advance of 600 million roubles.

There is also a letter signed by Mr Gorbachev's deputy general sec-

retary, Vladimir Ivashko, dated January 1991, asking one of the deputy prime ministers, Stepan Siaryan, to authorise bank payments to settle debts to "friendly firms".

"Some of these firms," the letter said, "are faced with a real threat of bankruptcy and law suits... The consequences for some of the parties [foreign communist parties] could be catastrophic."

Valentin Falin's letter estimated the debt due to "friendly firms" as 12.6 billion roubles and asked that the then prime minister, Valentin Pavlov, one of the coup-plotters, be instructed to pay the debts from the central state budget. There is no record of whether this was done.

● Last year the official exchange rate of the rouble was one to the pound, but only 10p if exchanged in Russian banks. Now the exchange rate is 150 roubles to the pound.

Cause of death doubts, page 2
Funding Moscow allies, page 2
Daniel Johnson, page 14

Saturday Review

MAKING OUT



Margi Clarke uses fists in her new film but leads with her lip when she's not in the ring. She talks to the Saturday Review

THE PITY OF WAR



The battle of the Somme, where Wilfred Owen fought 75 years ago, changed not only warfare but British poetry. Philip Howard listens again to ten poignant voices Saturday Review

WEEKEND TIMES

DREAM HOUSES



The present property market gives buyers carte blanche to browse - but how to tell purchasers from nosy parkers? Weekend Times finds out

HE'S COMING



Ho, ho, ho. Only 39 days to go (shopping days, that is). Steal some ideas from today's full-colour Christmas gift guide Weekend Times

Defeated Tories press for a Scots assembly

By ROBIN OAKLEY, POLITICAL EDITOR

CONSERVATIVE MPs are putting growing pressure on the government to back devolution for Scotland in the light of the latest Tory by-election defeat. Many believe a new policy could emerge soon after the general election.

The Liberal Democrats' sweeping success at Kincardine and Deeside on Thursday left the Conservatives the third largest party in Scotland, with only nine MPs. Now ministers are being urged to act to stem the decline.

Besides the groundswell from his own party, John

Major is being pressed by Paddy Ashdown to change tack on Scottish home rule. The Liberal Democrats, the second biggest party with ten Scottish MPs, yesterday demanded an urgent meeting with Mr Major and said the government risked a constitutional crisis if it continued to ignore the demand for change.

Mr Ashdown said that if the government refused to shift stance, it could fuel demands for separation. The prime minister is against anything that might contribute to the break-up of the union and senior party sources said yesterday that they were unaware of any plans to change the manifesto. But there is a growing belief that there may be moves towards a Scottish assembly soon after the election.

One former cabinet minister said yesterday: "In the Seventies, it would have been regarded as defeatist talk. But it is no longer seen that way in the tearoom where some say the sooner we get a sensible devolution policy the better."

Senior Tories are embarrassed by the party's inability to mount a Scottish select committee at Westminster and alarmed that even if the party won the next election, it might have to use placemen from English constituencies as Scottish Office ministers.

Siruan Stevenson, the Conservative candidate for Edinburgh South, said in a radio interview yesterday that he wanted a commitment in the manifesto to look at the issue. "To have no mention at all of the future of the government of Scotland in the manifesto would be damaging to our electoral chances."

But Michael Forsyth, Minister of State for Scotland, said devolution had not been an issue in the by-election or in the general election. He conceded only that the Tories might have failed to get across that a separate parliament would make Scotland the most highly taxed part of the UK.

Opinion polls suggest that about 45 per cent of Scots would like devolution in the form of a Scottish parliament or assembly and another 30

per cent or so favour the outright independence within the EC offered by the Scottish National party. Both Labour and the Liberal Democrats are pledged to a Scottish parliament. Only the Tories are setting their face against any devolution.

Some Tory MPs, particularly those with English constituencies close to the border, are arguing that the Tories should be ready to concede a Scottish assembly, provided the number of Scottish seats at Westminster is simultaneously reduced. A recent study by the non-party Hansard Society urged that Scotland should lose thirteen of its 72 MPs to England.

The appeal of that to the Tories is that Labour holds 48 of those seats, representing 21 per cent of the party's parliamentary strength. Any cut in their number would make it harder for Labour to build its platform for national victory.

Heading for oblivion, page 6
Leading article, page 15



Reluctant return: a weeping Vietnamese woman is hustled on to a ferry in Hong Kong to be repatriated with 58 other boat people. The deportees were "double-backers" - immigrants who had returned to the colony. Deportation, page 12

Ridley urges EC vote for Labour

By ROBIN OAKLEY

NICHOLAS Ridley, the former secretary of state for trade and industry, is urging Conservatives to vote for Labour candidates at the next election if they are more sceptical about Europe than their Tory opponents.

Mr Ridley, who made the remarks in an interview to be broadcast today on BBC Radio 4's *The Week in Westminster*, raises echoes of Enoch Powell, who advised Conservatives in 1974 to vote for anti-Common Market Labour candidates.

Asked by interviewer Andrew Marr for his advice to voters seeking candidates ready to take a robust line on further encroachments by Brussels, Mr Ridley replies: "What they must do is to enquire of all their candidates which of them is prepared to take a stand on this issue, and vote for him or her. There will be candidates up and down the land, whatever party they belong to, who will have the same views."

Asked if that amounts to advice to vote for "a Peter Shore Labour sceptic rather than a Heathite Europhile", Continued on page 20, col 1

Treaty talks, page 10

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Outmanoeuvred Mitterrand walks out of Nato meeting in a huff

From MICHAEL EVANS IN ROME

PRESIDENT Mitterrand of France left for Paris in a huff yesterday after being manoeuvred into accepting Nato's primary in European defence matters. He also snapped at his Nato colleagues attending the two-day summit meeting over a declaration about the Soviet Union.

M Mitterrand's bad mood was in stark contrast to the satisfied smile of John Major, who left for London having won significant political points in his battle with the French to devise an agreed framework for a stronger European defence identity within the alliance.

All the Nato leaders, including M Mitterrand, agreed that Nato had a continuing role to play as the main decision-making forum on defence

matters in Europe. British officials claimed that M Mitterrand had had "two uncomfortable days" in Rome. They said this could build ill for the EC summit meeting in Maastricht, when the issue of a common European defence policy will be on the agenda.

One British official said: "I feel the French have gone away from here a bit cross and will be reserving their ammunition for Maastricht."

The British interpretation of the mood in the French camp appeared to be borne out when M Mitterrand subjected his alliance colleagues to a burst of bad temper. He refused to agree to a separate Nato declaration on the Soviet Union which warned the republics against indulging in

nuclear proliferation and any build-up of conventional military forces.

M Mitterrand said Nato was acting like "a preaching monk" and claimed the idea of issuing such a declaration, which had come from President Bush, had "fallen out of the sky". Mr Major said later at a press conference that he was sorry the French president felt isolated on this matter.

In public M Mitterrand suggested he was entirely satisfied with the text of the summit communiqué published yesterday, part of which dealt specifically with the issue of a European security identity and defence role. British officials, however, told another story.

M Mitterrand was said to be unhappy about the language in

two paragraphs of the summit communiqué which appear unequivocally to underwrite the primacy of Nato as the main forum for decisions on European security and defence.

Paragraph eight of the statement says: "We note the gradual convergence of views in the discussions concerning the developing European security identity and defence role compatible with the common defence policy we already have in our alliance. We feel confident that... the result will contribute to a strong new transatlantic partnership by strengthening the European component in a transformed alliance."

Mr Major clearly feels that at Maastricht he will be able to wave the Nato summit doc- Continued on page 20, col 8

El Cordobés fights again - for £2.75m an hour

From HARRY DEBELIUS IN MADRID

AT THE age of 55, Manuel Benítez, the retired bullfighter El Cordobés, is likely to collect a record one billion pesetas (£5.5 million) for a single comeback corrida on the opening day of Expo '92, the Seville world's fair, it was learnt here yesterday.

The torero, who distressed bullfight critics but packed in the crowds in his heyday, would break records for hourly pay rates at his comeback fight. It is intended that he would be the only matador on the programme, and to kill all six bulls himself he would probably spend less than two hours in the ring, a pay rate of £2.75 million an hour. Each of the six moments of truth would put £900,000 in his pocket.

At a sports complex which he owns in Cordoba, after a meeting on Thursday

with Diodoro Canorea, the franchise-holder for the famous Maestranza ring of Seville, the rancher and retired star of the arenas told reporters: "I asked Canorea for one billion pesetas to fight the Expo corrida." The promoter chipped in: "And I didn't faint."

Señor Canorea recalled that in 1964, when El Cordobés was a rising star, he was the first promoter to offer him a million pesetas for a fight. He was confident the multi-million-pound deal would be confirmed within the next two weeks.

He said that in addition to revenue from television rights he hoped to get sponsorship from the state-funded Expo organisation. The fight is scheduled for April 20, next year.

Señor Canorea said he hopes El Cordobés' reappearance in the Maestranza ring would encourage him to sign contracts to fight in other rings as

well. "A bullfighter like Manolo still has a lot to give to the fiesta; and if all goes well we would be thinking of more corridas in the future," the promoter said.

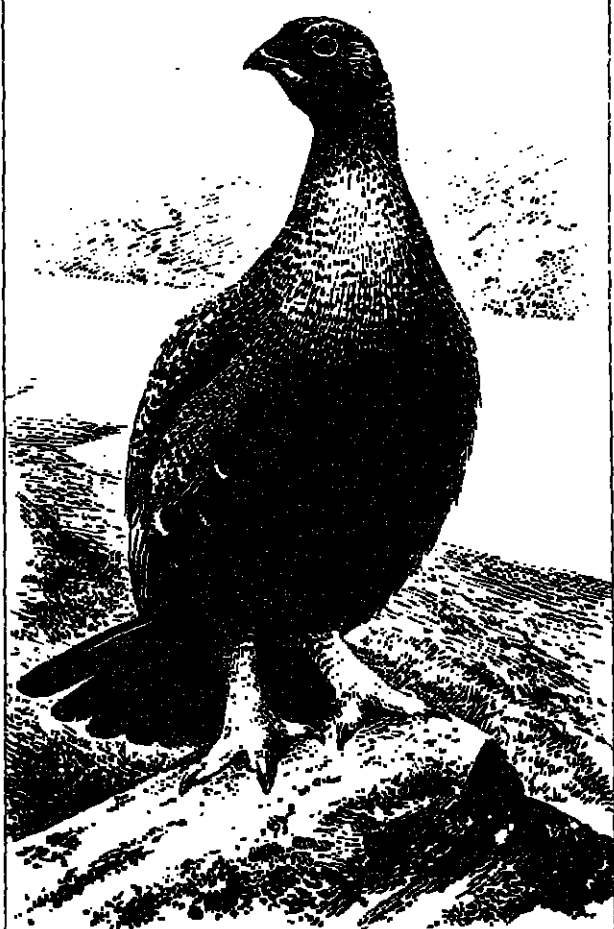
In bullfight circles, unconfirmed reports in Madrid yesterday suggested that, in earlier meetings, Señor Benítez had rejected several offers, starting at 300 million pesetas or less, before convincing Señor Canorea that he would not return to the ring for less than a billion.

It has been 10 years since the rags-to-riches torero took part in any regular public bullfight in Spain. However, in Cordoba, where he raises fighting bulls on his ranch, Villalobillo, El Cordobés claimed he was in good physical condition and would kill as many bulls with the sword, in private, as might be necessary to train himself for his comeback fight.

How much is it worth to take a dive?



RAISED IN THE HIGHLANDS



THE FAMOUS GROUSE
FINEST SCOTCH WHISKY

QUALITY IN AN AGE OF CHANGE

Many mocked his international diplomacy, but Maxwell had credibility in Eastern Europe

A land where 'Bob' needed no passport

ROBERT Maxwell's appearance when he marched into the Kremlin last year for a hastily arranged meeting with Mikhail Gorbachev was extraordinary.

Every inch the powerful Western press baron, his confident voice boomed. Anxious aides were at his side and the great man wore an expensive fur coat.

But the jarring note was caused by his headgear: a blue baseball cap with the word "Bob" emblazoned across it.

Many Eastern bloc leaders had been on first-name terms with the professed anti-communist for decades. The man who started out as a "self-educated" orthodox Jew from Carpatho-Ukraine had, by the Sixties, become a well-known figure in the capitals of Eastern Europe. In the past few years he appeared in Moscow, Berlin, Budapest and Sofia in several guises at once — philanthropist, media tycoon, unofficial diplomat — a mover and shaker.

His idea of himself as a big player on the international

HISTORY OF LINKS WITH EAST EUROPE

scene was mocked by his enemies. But there is no doubting that Mr Maxwell had open access to many presidential and prime ministerial offices.

Soon after his hour-long discussion with Gorbachev last year, he was on his way to Bonn to discuss his Moscow meeting with Hans-Dietrich Genscher, the German foreign minister. A Maxwell aide said later: "We arrived at Bonn and were whisked through the VIP block at the airport and into Genscher's office. We didn't even have to show our passports in or out of Germany."

He seemed to revel in the mystery surrounding his dealings in Eastern Europe. In October 1989, he made a highly publicised trip to Berlin to see Erich Honecker, the then East German president. Later asked about what most people thought was a business trip, he said he went there to negotiate for the release of East Germans on behalf of the Bonn government.

In an interview in 1990 he claimed he had done no business with communist leaders: "I did none at all with the Iron Curtain countries... before the Berlin wall came down." But five years

As evidence emerges that Pergamon Press was favoured by Moscow, Jamie Dettmer examines the secrecy that obscured Robert Maxwell's dealings behind the Iron Curtain

earlier, for instance, he had signed a deal with Todor Zhivkov, the Bulgarian president, to help modernise the country's print industry. Mr Maxwell's early trading life began in war-torn Eastern Europe. He bought scientific and technical books from the Soviet Union, translated them and sold them in America and Britain. Western universities and libraries were keen to get their hands on Soviet scientific papers, as were British and American intelligence agencies who encouraged the venture.

In 1946, he teamed up with the German journal publishers Springer Verlag, which set up a joint company with a British publisher. In 1951, Mr Maxwell bought the joint firm for £13,000 and renamed it Pergamon Journals, the forerunner of Pergamon Press. In a recent interview he claimed that his trade in Eastern European scientific works was a loss-maker, "done as a service at the request of the US government".

However, by 1968, Pergamon Press recorded a pre-tax profit of £2.1 million and attracted a year later a sub-

stantial bid from a New York businessman. However, a few weeks later the bid was withdrawn after suspicions about the published profits and Pergamon's dealings with the rest of the Maxwell empire.

A trade department investigation found serious abuses in the accounts and the running of the company. Mr Maxwell, said a damning report, was "unfit to exercise proper stewardship of a publicly quoted company".

But he bounced back, returned to the board in 1973 and bought the whole company a year later for £1.5 million, turning it back into a private firm.

Pergamon Press was part of a labyrinth of interlocking companies controlled, before its sale to the Dutch publisher Elsevier, by Pergamon Holdings Foundation (PHF), one of several highly secret Maxwell funds in Liechtenstein.

Mr Maxwell's business empire was a maze that defeated anybody inquisitive enough to try to understand its details. His sojourns in Eastern Europe and his dealings with communist leaders are also clouded in mystery.



Bookseller: Robert Maxwell, in 1989, showing Erich Honecker an East German reference book he had published

How Moscow has kept funding communists abroad

FROM ROGER BOYES IN WARSAW

THE Soviet Communist party, with the KGB, illegally shifted large amounts of cash into Eastern Europe to protect the former ruling parties there from extinction after the 1989 revolutions.

That has become clear from an enquiry into foreign financing of the Polish communist party, which shows that Moscow continued to meddle in Polish politics long after Solidarity entered government.

Only a little of the story has emerged, but it is plain that Soviet communists have set up a myriad of devices — including joint ventures, dummy companies and personal credits — to reinforce groups sympathetic to the communist cause in East and West. Greek shippers, Tass says, laundered money from Moscow by chartering non-existent ships. In Portugal, *Komsom-*

DUMMY COMPANIES AND JOINT VENTURES

olskaya Pravda said, Moscow brought the local party into line by threatening not to buy sardines from a party-affiliated company.

The question is whether these channels, intended to buy influence during the

cold war, have been used to extract Soviet Communist party assets from the Soviet Union. The Polish case reveals close links between the international department of the Central Committee and the KGB, and shows how banking rules are flouted. Markets are played, cash is carried in briefcases and the line between personal enrichment and the party cause is blurred.

In late 1989, a few weeks

after the accession of a joint Solidarity-communist government under Tadeusz Mazowiecki, the Polish communist party was in trouble. Hyperinflation had diminished its funds and there was talk of confiscating its assets. Mieczyslaw Rakowski, its leader, had decided that the communists should dissolve their party and launch a social democratic party to compete for votes.

The Soviet communist

party's international department was approached and an interest-free loan of \$1.2 million (£700,000), and a substantial sum of Polish currency was agreed, to fund a party congress and launch the new-look communists. The agreement, to run for a year, was signed in Moscow in January 1990. The Moscow weekly *Russiya*, and the Polish daily *Gazeta Wyborcza* yesterday published it.

When Genadii Yanayev, a Politburo member and future putschist, visited Warsaw in October 1990, life had become much worse for Polish communists. The party had been dissolved, and politicians were calling for communists to be tried.

Lech Walesa, leader of Solidarity, was preparing to run for the presidency and displace the last communist bastion, President Jaruzelski. Mr Rakowski and his former protégé Leszek Miller admitted that they would

not be able to repay the full sum on schedule. About \$200,000, they said, had to be spent on redundancy payments for party staff. They proposed repaying Moscow \$500,000 and keeping \$200,000 to be invested in a company or played on currency markets. Profits would fund repayments.

Mr Yanayev later wrote to President Gorbachev, saying: "We consider it right to help our Polish friends." Valentin Falin, head of the Central Committee international department, asked the KGB to pick up the \$500,000 from the Polish communists. It was handed to two KGB agents, stationed in Warsaw.

The case follows a pattern of the KGB playing bagmen for the Central Committee. With bank transfers liable to be monitored by post-communist regimes' security men, a parallel financing system is essential.

Favoured trade was 'deliberate policy'

FROM MARY DELEVANSKY IN MOSCOW

AN EXAMPLE of the extent to which Moscow tried to support foreign communists can be seen from archive documents on trade with Portugal, examined recently by a Soviet newspaper. Even if it is acknowledged that relations between the Soviet and Portuguese communist parties were not indicative of policy as a whole, the figures for the 1980s are telling.

They suggest that the Soviet Union pursued a policy of giving preference to communist-linked companies when selecting foreign trading partners. They also suggest that this policy persisted long into the much-praised "new political thinking" in foreign policy pioneered by President Gorbachev.

The preference was particularly marked in relation to imports. Moscow preferred to pay what money it had to communist-related firms.

According to the newspaper *Komsomolskaya Pravda*, a secret Soviet communist party document from 1984 instructed that, in Soviet-Portuguese trade relations, preference was to be given to "friendly firms". The docu-

ment, dated January 3, 1984, was circulated to all Soviet foreign trade organisations by the party's central committee.

"The majority of goods imported by the USSR from Portugal were bought from firms belonging to the Portuguese Communist Party," the paper says. It cites another secret document on trade with Portugal as saying: "In 1978, about 18 per cent of trade turnover with Portugal was with 'friendly firms', including 48 per cent of our purchases." By 1984, the Portuguese communists were channeling more than 80 per cent of all Soviet purchases through their firms.

The paper claims that the policy was not always in Soviet interests. The Portuguese communists, it argues, were able to use this preferential relationship to offload surplus or sub-standard produce on the Soviet Union. The policy, it appears, was not abandoned even when Mr Gorbachev became general secretary of the Soviet Communist Party in 1985. Between 1986 and last year, the paper says, the central committee managed to have an order for 10 ships placed with Portuguese ship-builders connected with the Portuguese communist party.

Doubts grow over cause of death

DOUBTS about the cause of Robert Maxwell's death grew yesterday as British medical experts voiced scepticism about the post-mortem examination results (Thomson Prentice writes).

Mr Maxwell's widow, Elisabeth, was reluctant to accept the preliminary findings of the examination on Grand Canary, which sug-

gested he died of natural causes. "It takes much more than two days to arrive at any conclusion that is of any value," she said.

The death certificate giving the cause as cardio-respiratory arrest was described as meaningless yesterday by a cardiologist and a professor of forensic pathology. Ken Taylor, Brit-

ish Heart Foundation professor of cardiac surgery at Hammersmith hospital, west London, said: "If Mr Maxwell had a heart attack, the question is why it occurred. A pathologist would expect to find evidence of severe coronary artery disease and perhaps of a blood clot, but neither of these has been reported."

BR names team to reshape policy

By MICHAEL DYNES
TRANSPORT CORRESPONDENT

BRITISH Rail yesterday announced a shake-up of its top management team in anticipation of government plans to privatise the railways, and to begin preparations for the new eastern approach of the Channel tunnel high-speed rail link.

John Palmer, who has been responsible for the first phase of international passenger services due to begin when the Channel tunnel starts operations in June 1993, has been named special policy adviser to Sir Bob Reid, the BR chairman.

It is understood that Mr Palmer, aged 62, a former deputy secretary responsible for public transport, has been chosen for the new post because his Whitehall experience will make him an invaluable adviser to Sir Bob as the government develops its plans to privatise the railways. Mr Palmer will, however, remain responsible for Channel tunnel services until 1993.

The first stage of what is likely to be a protracted privatisation process is expected in December or January, when the government is due to publish its white paper. Ministers have already made clear their intention to open up the railways to private competition by providing private firms access to the rail network.

John Prideaux, the InterCity director, has been appointed managing director of New Ventures. Dr Prideaux, aged 47, will be responsible for strategic planning, including the construction of the rail link between Folkestone and King's Cross via Stratford in east London, and the associated developments in the East Thames corridor.



Green: put in charge of InterCity services

Chris Green, the managing director of Network SouthEast, has been appointed managing director of InterCity. Mr Green, aged 48, who has been responsible for Network SouthEast's investment programme which has reached £1 million a day, will take over BR's only profitable passenger sector.

He is expected to continue attempts to get the proposed £750 million upgrading of the west coast mainline included in BR's programme.

John Nelson, the director of InterCity's east coast mainline, has been appointed managing director of Network SouthEast. Mr Nelson, aged 44, who has had experience managing London commuter services at Liverpool Street and Shenfield, will take up responsibility for overseeing the modernisation of Network SouthEast.

An early morning train slid to a stop in Harlington, Bedfordshire, and had to be shunted yesterday. The train eventually crawled into London's St Pancras station 90 minutes late. Trains were delayed during the morning for up to an hour on the electrified Thameslink line.

GI brides must pay poll tax

One of the last material benefits of becoming a GI bride was removed yesterday when the High Court ruled that British-born wives of American servicemen must pay the poll tax.

Mr Justice Hodgson ruled that just as American service personnel in Britain must obey British laws, so their spouses must pay the community charge, even though they had no automatic right to use public services.

He overturned a ruling in April by a community charge tribunal in Oxford that had exempted 13 wives of airmen based at Upper Heyford.

Rolls dispute

A High Court judge reserved judgment in a dispute over a Rolls-Royce which John Silbermann, an American collector who bought the car in 1983 as a 1913 model, claims was a doctored 1922 model. He is suing Coys of Kensington, London, for fraudulent misrepresentation or for breach of contract.

50 jobs added

Fifty more staff are to be appointed to the pollution inspectorate, bringing the complement for 1992-3 to more than 360. David Trippier, environment minister, told MPs yesterday. He announced last January that the inspectorate had been allocated an extra 80 posts.

**DOW'S
PORT**

From THE GREAT AGE of Port Drinking.

Second minister dismissed before no-confidence debate

Haughey fate to be decided in vote today

By EDWARD GORMAN, IRISH AFFAIRS CORRESPONDENT

CHARLES Haughey, the Irish prime minister, last night dismissed another cabinet colleague for failing to support his leadership of the Fianna Fail party.

Padraig Flynn, the environment minister, became the second minister to be removed after he said he would back a no-confidence motion to be debated at a special meeting of the parliamentary party today. Albert Reynolds, the finance minister and the strongest candidate to succeed Mr Haughey, was dismissed on Thursday for his endorsement of the motion.

The republic's predilection for political crisis is being indulged extravagantly today as Fianna Fail, the ruling party, makes up its mind whether to dismiss its leader. This is the fourth time in his long and scandal-troubled career at the head of Fianna Fail that Mr Haughey has faced a move to oust him from within party ranks.

If the motion succeeds, a full-scale leadership contest will follow immediately.

Mr Flynn said his decision to turn away from Mr Haughey had caused him "great personal pain". But he added that the present instability was "tearing the party apart" and could only be ended with new leadership.

Mr Haughey, defiant as ever at times of crisis, which he seems to relish, spent the day drumming up support and confidently predicting that he would win against what he called the "power grab" by Mr Reynolds which, he said, was not in the interests of the party or the country.

Mr Haughey denied that his continued leadership was the real cause of instability and

divisiveness, and repeated his determination to step down when he believes the time is right. Asked during a radio interview if he had ever considered resigning, he retorted: "Never. No, I don't believe in resigning."

Political analysts were predicting a close fight. One interpretation was that, of the 77 Fianna Fail deputies, 30 each were already pledged to Mr Haughey and Mr Reynolds, and the campaign was focusing on the battle to win over the majority of the remaining 17 in the middle ground.

Mr Reynolds and his supporters argued that a vote in favour of Mr Haughey this morning would be enough to confirm him in power right up until the general election in two years' time and possibly even beyond. They believe the time has long since passed for a change at the top, citing Mr Haughey's diminishing credibility and authority within his own party and his poor performance against fierce attacks from opposition leaders over scandals in the semi-state sector.

The party meeting is expected to be long and tense with most deputies wanting the chance to speak before the final vote is taken. An issue that could fray tempers will be Mr Haughey's determination to hold an open roll call vote as opposed to Mr Reynolds, who believes that would be unfair and that it should be conducted by secret ballot.

If Mr Haughey loses, the impact on Ireland will be dramatic. He has been an important figure in Irish politics — always colourful, often tainted with the whiff of corruption — for 20 years, and



Defiant stand: a beleaguered Mr Haughey arriving at his office yesterday

has dominated the past decade. Yesterday his appetite for power seemed undiminished as he fought what could be his last stand. He told an RTE interviewer that nothing, not even growing chrysalis themum could be as interesting as leading his beloved Fianna Fail.

Leading article, page 15

'Teflon' shows Tarzan touch

By OUR IRISH AFFAIRS CORRESPONDENT

ALBERT Reynolds, the man trying to depose Charles Haughey, the Irish prime minister, from his 12-year leadership of Fianna Fail, finds himself in a very similar situation this weekend to that which faced Michael Heseltine this time last year.

Like Mr Heseltine, who was the popular favourite to succeed Mrs Thatcher, Mr Reynolds had been regarded for years in Ireland as the man most likely to take over from Mr Haughey. Like him too, Mr Reynolds has chosen openly to take on the incumbent and has been sacked for doing so.

Success in this venture may well be enough to deprive Mr Reynolds, as it did Mr Heseltine, of the vital support of those who could make him Taoiseach.

There is a touch of the flamboyance of Mr Heseltine in Albert Reynolds. He is a successful entrepreneur and in government he has built a reputation as a pragmatist who can get things done.

Mr Reynolds, from Longford in the Irish midlands, is



Reynolds: unscathed by leadership scandals

first became a minister in late 1979 when Mr Haughey appointed him to the ministry of posts and telegraphs as a reward for his part in engineering Mr Haughey's accession to power. His arrival was regarded as a breath of fresh air.

Since then Mr Reynolds has held a variety of portfolios, including transport, energy and industry and commerce, before moving to become minister of finance in the present government.

On Northern Ireland he has been described as an "economic nationalist" who would pursue determinedly cross-border economic co-operation and policies aimed at harmonising the economies of north and south.

Perhaps Mr Reynolds' biggest advantage over Mr Haughey, since on policy there appears little to choose between them, is that through years of scandal that have bedevilled Mr Haughey's leadership, Mr Reynolds has emerged virtually unscathed, earning him the tag "Teflon" in the Irish media.

Students challenge Oxford gown custom

By JOHN O'LEARY, HIGHER EDUCATION CORRESPONDENT

ONE of Oxford University's oldest traditions, the wearing of academic dress to examinations, is under attack from its students. The students' union has passed a motion demanding that the gowns, bow ties and hats that adorn the examination halls during finals should cease to be compulsory.

The black and white uniform, known as subfusc, is said to be uncomfortable as well as creating an elitist image that puts off prospective students. Several colleges have made the wearing of gowns at dinner voluntary, but the university has clung to its examination tradition.

Tal Michael, the students' union president, said: "The last thing you want to worry about on the morning of an exam is whether you have got a clean white shirt and bow tie, and can find your funny hat. It is not very practical for cycling through Oxford, and it presents an image of the university as exclusive and divorced from reality."

Alan Beattie, one of the sponsors of the motion and a founder of an initiative to attract more state school pupils to Oxford, said: "One of the things we find all the time is that people do not apply because of the elitist image. Exams are incredibly stressful,

especially when Oxford is one of the last bastions of all-or-nothing finals, and that can only be exacerbated by having to dress up in silly clothes."

As part of the same assault on elitism, the union has demanded an end to the scrapping of the university's scholarship system, because of its emphasis on academic achievement rather than need.

The university proctors, who enforce the dress code, have questioned whether the vote is representative of students' views, and are taking no action. The union is considering holding a referendum next term to demonstrate the strength of feeling on the issue.

Sir Richard Southwood, the vice-chancellor, said that many students found the ceremony attached to Oxford examinations acted as a distraction which helped to reduce pressure. "Academic dress is a signal of our intellectual property, a part of our medieval heritage that I would be reluctant to lose," he said.

He has support in Worcester College, where students voted overwhelmingly against any relaxation of the dress code. Elliot Wallace, the junior common room president, said: "The union's motion was seen as going against tradition for the sake of it."

Former boy in care says MP sexually abused him

By CRAIG SETON

A FORMER boy in care at a children's home alleged at Leicester crown court yesterday that he had been sexually abused by Greville Janner, Labour MP for Leicester West, during a two-year relationship that began when he was aged 13.

Paul Winston, now 30, claimed that he had been fondled when he slept with Mr Janner at the MP's London home after meeting him at the House of Commons and that later he had been buggered, once in a double bed at a hotel in Mr Janner's constituency and twice during a lecture tour in Scotland. He also alleged that the MP had had simulated sex with him.

Mr Winston told the court

that he had been given money, toys, clothing and tickets for concerts by the MP during their relationship, and said: "I had become accustomed to the gifts I was receiving and the expensive restaurants, so I went along with it."

Mr Winston, married with three children, was giving defence evidence yesterday for Frank Beck, the former officer in charge of three children's homes run by Leicester social services, at which Mr Beck is alleged to have conducted a reign of terror. Mr Beck, aged 49, has denied 27 charges alleging sexual and physical abuse, including buggery against children and social work staff over a 13-year period. Two other residential

social workers have denied a total of four charges.

Mr Winston claimed in court yesterday that it had been Mr Beck who had ended his relationship with Mr Janner. He claimed that he had regularly slept with Mr Janner in a suite at the Holiday Inn, Leicester, when the MP visited the constituency.

Mr Winston said that he had met Mr Janner while he was staying in a children's home in Wigston, Leicester.

Mr Winston said he had been a volunteer for a community project that Mr Janner had launched and that he and other children had later been invited to the Commons. After the visit, the MP had seen him again and invited him back to the Commons by himself, arranging train tickets for his journey to London.

Mr Winston said that during a succession of meetings with Mr Janner he was given permission by the children's home, which was run by Barbara Fitt.

He and Mr Janner had corresponded regularly and there had been at least one telephone call a week.

Mr Winston said that he usually met Mr Janner at the Holiday Inn and sometimes stayed overnight in a suite. They would use the hotel swimming pool, sometimes, with the agreement of the management, when it was supposed to be closed. They would be naked when they showered together afterwards and washed each other down.

The trial continues on Monday.

Cierach assistant wins appeal on sentence

By RAY CLANCY

SUZANNAH Jackson, the formal personal assistant to Linda Cierach the fashion designer, yesterday won her appeal against an 18-month sentence for stealing cash and clothes totalling £25,000 from her employer.

The sentence, imposed three weeks ago, half of which was suspended, was wholly suspended after Lord Justice Gagehouse and Mr Justice Auld, heard medical evidence.

A report from her doctor indicated that Miss Jackson suffers from a faulty heart valve. The condition could be

aggravated by the stresses of prison that might cause "sudden death", the report said.

Lord Justice Taylor said: "Faced with that medical evidence, we have come to the conclusion that, despite the gross breach of trust, it justifies us in taking a view that although there must be a prison sentence of 18 months it is best for us to suspend it."

Jackson, aged 31, of Kensington, London, failed, however, in her appeal against conviction on nine counts of theft although the value of clothes in one count was reduced.

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NPI	4	8	3
PRUDENTIAL	4	4	3
FRIENDS PROVIDENT	2	2	—
SCOTTISH WIDOWS	1	1	2
SCOTTISH LIFE	1	—	3
SCOTTISH AMicable	1	—	1
EAGLE STAR	1	—	—
NATIONAL MUTUAL	1	—	—
SCOTTISH EQUITABLE	1	—	—
SCOTTISH MUTUAL	—	2	7
PROVIDENT MUTUAL	—	2	—
CLERICAL MEDICAL	—	1	1
GUARDIAN ROYAL EXCHANGE	—	1	—
SCOTTISH PROVIDENT	—	1	—
SUN ALLIANCE	—	—	3
STANDARD LIFE	—	—	1
BRITANNIA LIFE	—	—	1
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THE SUNDAY TIMES

Robert Maxwell's final days

Tomorrow, The Sunday Times' unrivalled team of investigative reporters and feature writers piece together the last days of Robert Maxwell. The final journey from Mirror headquarters to the Canary Islands where his body was found in



the sea: the pressures building up on the millionaire media tycoon — his empire was in trouble, and so was his health: a new book linked his name to Israeli intelligence. With his death his vast business was plunged into crisis. Two of his sons were suddenly thrust into power...

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Oil rig death caused by reckless disregard for safety

By KERRY GILL

A SERIES of explosions that destroyed a North Sea drilling rig and led to the death of a radio operator was yesterday blamed on the platform's operators and owners. The actions of senior offshore drillers were said to have defied belief.

The findings of a fatal accident enquiry into the death of Timothy Williams, aged 25, who died on the Ocean Odyssey rig in September 1988, only three months after the Piper Alpha disaster in which 167 people were killed, were released by Sheriff Principal Ronald Ireland after 127 days, the longest enquiry of its kind.

Sheriff Ireland, who criticised the rig's operators, Arco, and its owners, Odeco, said that drillers had showed a "reckless disregard for safety" hours before the oil rig exploded. He said that Mr Williams, of Greenhithe, Kent, need not have died as he had been called from the safety of a lifeboat back to the radio room by the rig master.

"Such a move from a position of relative safety to another of relative danger contravened one of the basic principles of human safety management," Sheriff Ireland said. He added that the decision by five personnel living outside Britain, including Captain Radu Ionescu, the rig master, not to testify to the enquiry was deplorable.

Arco, he said, had been unwilling to lay the truth of the events leading up to the explosion before the enquiry. "Counsel for Arco repeatedly stressed that the company was anxious to assist the enquiry

and to discover the truth. These words have not however been matched by action," Sheriff Ireland said.

Bruce Wiseman, a foolpusher who was second in command of the rig, had ordered everyone to the lifeboats shortly before the Ocean Odyssey blew up. "If Mr Wiseman had not acted as he did, it is highly probable that the men who were in bed could not have got out in time and that there would have been a catastrophic loss of life," the sheriff said. Mr Wiseman was also praised for being the only member of the rig's senior personnel to testify.

Elementary prudence should have taught those in control to anticipate a worst case situation, the sheriff said. "That that was not done constitutes a flagrant error of judgment and reckless disregard for the safety of the men on board the rig."

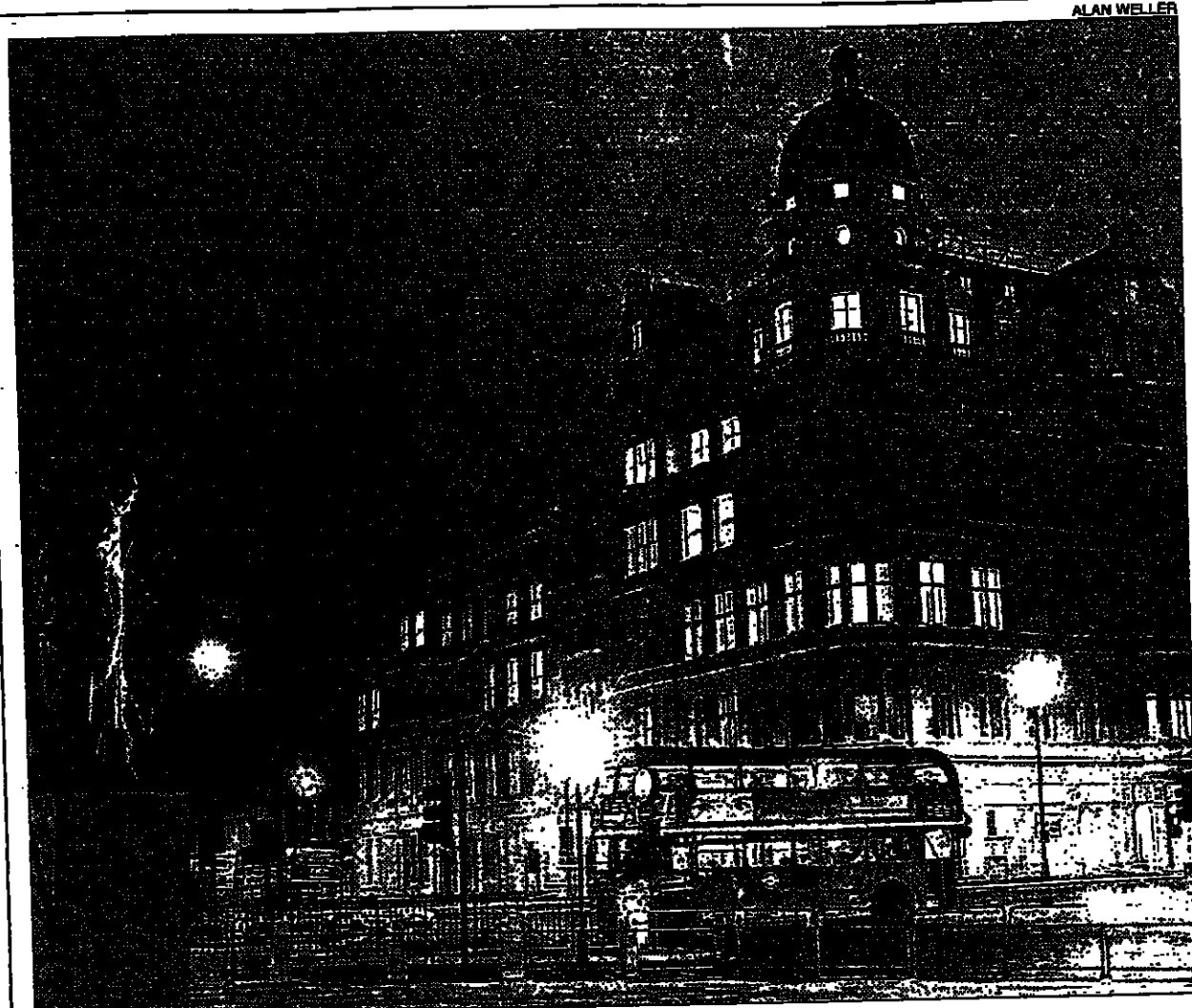
The plan devised by Charles Fridham, an Arco engineer, to rectify problems was defective in conception and execution. "The execution of the plan almost defies belief when tested in the light of the best secure drilling practices. It points to a total absence on the part of the men in charge of the professional curiosity which ought to have led them to seek fully to understand precisely what was happening."

Mr Williams was given no offshore survival training before his arrival on board, no induction training and was not shown escape routes on a rig laid out in a confusing manner. Sheriff Ireland called

for a black box to be fitted that would monitor operations. He said that Mr Williams would have survived if Captain Ionescu had not ordered him to the radio room. Odeco should have ensured he knew the escape routes.

The destruction of Ocean Odyssey could have been avoided if those in charge had followed safe practices and if the well had been shut down when it was realised that it was flowing out of control, the sheriff added.

Last night Arco said that the sheriff's decision to disregard its submission that the accident was caused by mechanical failure was lamentable. Stephen Mut, managing director, said: "We firmly believe that the Arco personnel on the drill floor acted on the basis of the facts as they perceived them at the time. Arco unequivocally denies that there was a flagrant error of judgment or any reckless disregard for the safety of the men on board."



Lebensraum: the former Whitehall Club in Parliament Street, adapted for 160 Commons library staff

MPs move into £40m refurbished offices

By MARCUS BINNEY
ARCHITECTURE
CORRESPONDENT

THE Prince of Wales opened a row of new offices for MPs in Parliament Street yesterday, in a ceremony that represented the culmination of a 30-year battle to save Whitehall from destruction.

The attractive row of Georgian and Victorian buildings has been refurbished to provide offices for 65 MPs and their staff, as well as a large restaurant, relieving the overcrowded facilities in the Commons. At the other end of the terrace, the former Whitehall Club has been adapted for 160 of the Commons library staff, leaving just 30 in the Palace of Westminster.

The virtue of the £40 million scheme is that it not only retains facades but the fine rooms behind. The Whitehall Club of 1864 has rich plasterwork and panelling. The handsome smoking room, clad entirely in decorative glazed tiles, is now the research library.

Saving Whitehall, page 14

Poppy day recalls Gulf dead

By RAE

MEMORIES of the victims of the Gulf war are expected to prompt the largest remembrance services across Britain tomorrow.

The Royal British Legion, whose poppy factory in Richmond, Surrey, has made 33 million poppies and 80,000 wreaths, is expecting its appeal to exceed last year's total of £13 million. "The Gulf war seems to have raised public consciousness," a spokesman said.

Two servicemen blinded in the Gulf will attend the service at the Cenotaph in central London. Gary Lomas, aged 26, injured by a mine while serving with the Royal Engineers, will march with 80 blinded former servicemen and women. His colleague Paul Jefferson, aged 34, will take part in his wheelchair.

Four years ago the annual day of remembrance was shattered when an IRA bomb exploded during a service at the war memorial in Enniskillen, killing 11 people and injuring 60. A new memorial, featuring 11 doves, has been built. Gordon Wilson, whose daughter Marie, aged 20, died as he held her hand in the rubble, will be attending the service this year as usual.

Saturday review, page 20

Schoolboy joyriders killed baby

By RAE

Two schoolboy joyriders, who killed a baby in his pushchair as they tried to escape the police, were sentenced yesterday to two years' detention. Mr Justice Waite, at Newcastle upon Tyne crown court, said: "You will each have to endure for life the remembered words of a teenage mother calling out in her anguish. 'They've killed my baby.'"

The youths had leapt from their stolen car, which then hurtled towards Shirley Mitchell, of Newcastle upon Tyne, and crashed into the buggy of her 10-month-old son, Richard, who suffered severe head injuries after being flung into a garden.

The driver, then aged 14, and his passenger, aged 15, ran off but later gave themselves up to police. The driver, now 15, admitted manslaughter, and the passenger, now 16, was convicted of manslaughter at an earlier hearing.

Mr Justice Waite told them: "Joyriding by juveniles is a craze which has become so prevalent as to assume the proportions of a major social crime." The sentence was one of the longest he was permitted to pass on juveniles.

The youths, both from the West End of Newcastle, were banned from driving for six years. The judge continued an order banning publication of their names.

From Barnsley with love to the Ukraine

By MICHAEL HORNELL

THE chief of a meat factory in the Ukraine was so impressed with the council houses he saw in the South Yorkshire pit town of Barnsley that he has built one in his home town of Gorlovka.

Nikolai Koshovoi is now the owner of a replica Forties-style three-bedroom council house, albeit detached and in its own grounds in a suburb of the industrial city. The home, which makes the concrete apartment blocks surrounding it appear less than homely, is modelled on a brick-built council home he visited two years ago in Barnsley, which is twinned with Gorlovka.

Mr Koshovoi, aged 52, who was part of a business delegation, stopped to have tea and biscuits with a family in the suburb of Darfield, and expressed surprise at the facilities.

He was shown several more of the town's 26,000 council homes and jotted some designs on the back of an envelope, which he later gave to a Soviet architect.

Mr Koshovoi, who serves as a deputy on the regional

district council, said: "I was very impressed with the facilities and decided to transport them to my new home. I thought I would have one built just like the ones I saw."

Barnsley, birthplace of Arthur Scargill, the miners' leader, and butt of not a little music hall ribaldry, is not at all surprised by Mr Koshovoi's good taste.

Nigel Bath, the town's twinning officer, said: "What he's built is like a little dream palace compared to the system-built concrete homes other people have there; very posh with gardens at the front and back and French windows."

With increasing liberalisation in the Soviet Union, there is less of a stigma attached to people buying land and building their own houses, and we're quite proud that a little bit of Barnsley is being copied. Barnsley has one of the finest records for council house improvements in the country. We showed the delegation round our council estates to show how we had improved them."

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Sorry by-election results for Conservatives may conceal a recovery



Stephen Dorritt: victory the most ominous for Tory hopes

THURSDAY'S by-election results are deceptive. At first sight, they spell humiliation and impending disaster for the government. Kincardine and Langbaugh are the sixth and seventh consecutive Conservative seats to be lost in by-elections in this parliament.

In Scotland, the loss of Kincardine reduced the Conservatives to third-party status and nine seats, their lowest ebb since 1910. In Hemsworth, they slipped to third place. The government seems incapable of holding any seat safe or marginal, in a by-election.

The detailed figures tell a different story. Langbaugh was the 24th most marginal Conser-

A glimmer of hope survives to counter those who have already buried the Tories after their latest by-election defeats, Ivor Crewe writes

vative seat in the country. The Conservatives lost it in spite of doing well, not because they did badly. Their vote share fell by less than 3 percentage points, the smallest drop in a Tory seat since the Beaconsfield by-election in May 1982, at the height of the Falklands war. The Conservative to Labour swing of 3.6 per cent was way below the double-digit swings that helped Labour to topple the Conservatives in Vale of Glamorgan (12.4 per cent), mid-Staffordshire (21.4 per cent)

and, as recently as six months ago, Monmouth (12.6 per cent). Repeated nationally at a general election it would leave John Major in power with a reduced, but adequate, majority. To win an overall majority, Labour needs more than double that swing.

The surprise at Langbaugh was the modest rise in the Labour vote (plus 4.5 per cent) given that national polls suggest that its current support stands at 10 points above its 1987 level. Labour has been quick to attribute its

lower than anticipated majority to a last minute racially motivated swing against its Asian-born candidate. The evidence is inconclusive. The unusually large underestimation of the Conservative vote in the Harris/TTN exit poll may have reflected an undeclared racial vote. But in local and by-elections over the past few years Labour has frequently under-performed against the polls. Comparison of the actual vote with constituency polls taken a week earlier suggest that although Labour support did slip in the final days, it was not to the Conservatives but to the Liberal Democrats.

The Conservative defeat in Kincardine was the most serious of the three. Its vote fell by ten percentage points, having dropped by seven points in the 1987 general election, in an area that has returned Conservatives since 1924.

The defeat cannot be put down entirely to more efficient tactical voting: the SNP increased its support in spite of starting in a poor fourth place. The Liberal Democrats won by winning over Conservative support, not simply by squeezing the Labour vote.

The Aberdeen commuter belt and the prosperous villages and fishing towns of Deeside must have less to protest about economically than almost anywhere in Britain. Clearly the Conservatives have not yet got to grips with the constitutional and

nationalist dimension of Scottish discontent.

Mid-term by-elections are a hopeless guide to general elections, but end-of-term by-elections lacking special local features can be more informative. In May 1984, the Douglas-Home government defended four by-election seats including Rutherglen, which they lost. The anti-government swing was markedly lower than in the previous year under Macmillan. Five months later, at the general election, the results were very similar but the government had recovered further ground. The story next spring might be very similar.

Ivor Crewe is professor of government at Essex University

Labour blames race factor in Langbaugh

By RICHARD FORD, POLITICAL CORRESPONDENT

THE Labour party yesterday blamed the race factor for its failure to win the Langbaugh by-election, in Cleveland, with a more convincing majority.

The row over the role played by race overshadowed the achievement of Ashok Kumar in taking the country's 24th most marginal seat. He is the first non-white candidate to win in a constituency with an overwhelmingly white electorate, and is only the second Asian to be elected to the Commons since 1945.

Although he overturned a Tory majority of 2,088, his majority of 1,975 did not match the Labour lead in the latest opinion polls, or the margin confidently expected by Labour party strategists.

Mr Kumar said he was sure that the colour of his skin had cost him votes, adding that, if

the race issue had not been available to his opponents, Labour would have come in "with flying colours". He said: "What they were saying [in leaflets] was that I was not only black but red. You try and deal with that."

Labour's willingness to highlight an issue it attempted to play down until the final days of the campaign was seen by Conservatives as an attempt to excuse a poor result and lacklustre campaign. Both parties can claim some justification for their arguments. Labour cited as evidence of subliminal racism the number of references to, and pictures of, Mr Kumar in Tory campaign leaflets, while the Tories argue that they counter-attacked so strongly on the National Health Service that their opponents were forced to switch tactics.

From the outset, Labour's strategists were nervous about the potential effect of Mr Kumar's race. When Labour tacticians encouraged Mr Kumar to become more animated and passionate, he apparently warned them of the danger that he would be perceived as an angry black man.

Few people in the constituency were openly racist, but a surprising number said they

knew of others who would not vote for a non-white candidate. "I'm not a racist, but you would have thought they could have found a white man out of all Labour's lot around here," said David Ward in Guisborough.

Yesterday the Tories strenuously denied they had used race in an effort to hold on to the seat. They said that, in the Fulham by-election in

1986, their campaign literature had included a picture of the Labour candidate, as had literature for the European elections. "The claims the Labour party have been making are utterly without foundation, a very poor and shoddy attempt to excuse a lacklustre campaign," said William Hague, the minder to Michael Bates, the defeated Tory candidate.

In the Hemsworth by-election in West Yorkshire, Labour's 20,700 majority dropped to 11,087 on a turnout that fell from 76 per cent at the general election to 44 per cent. Derek Enright, a former MEP, held the seat with a share of the vote down just 1 per cent. The Conservatives were pushed into third place behind the Liberal Democrats.



Morning after: facing Saltburn beach, Ashok Kumar, Labour victor of the Langbaugh by-election, reads all about it

CARL RUTHERFORD

Scottish Tories head for oblivion

By KERRY GILL

THE crushing defeat of the Conservatives at Kincardine and Deeside result represents a devastating rejection of government policies in Scotland," he said. "If the government does not respond to this expression of anger they will be treating democracy with contempt and threatening the union with destruction."

Not only has the Tory party been forced into third place behind the Liberal Democrats but it could be reduced to holding only one seat in Scotland after the election.

Struan Stevenson, a senior Tory who is prospective parliamentary candidate for Edinburgh South, said yesterday that unless the leadership made some commitment to devolution the party faced being wiped out when John Major went to the country.

As the Tories came to terms with the humiliation of being beaten by 7,824 votes and being left with no seats north of the Tay estuary, the Liberal Democrats and the Scottish Nationalists claimed that the Conservatives no longer had a moral right to govern Scotland. Labour, which trailed fourth and saw its percentage vote halved, said the Tories were totally discredited and the party reduced to turmoil. Donald Dewar, Labour's Scottish spokesman, said: "The Tories are so embedded in the last ditch that they are going to die in it."

The immediate result of the victory by Nicol Stephen, the Liberal Democrat candidate, will be an inquest into the issues raised during the by-election, to be held next week by John Major, Chris Patten, the party chairman, and the Scottish Tory leadership. Top of the agenda will be proposals for the Forresterhill hospital complex in Aberdeen to opt out, an issue that Tories concede lost them the seat.

Yesterday there were unconfirmed rumours that Mr Ian Lang, the Scottish secretary, would review the proposal on Monday.

But while Lord Sanderson of Bowden, the Scottish party chairman, insisted that devolution was not an issue of the campaign, the party will be placed under intense pressure to rethink its stance on some form of assembly for Scotland.

That pressure came within hours of the result from Malcolm Bruce, the Scottish leader of the Liberal Democrats, who announced that its ten MPs had already demanded a meeting with Mr Major to press the case for a

Scottish parliament. "The Kincardine and Deeside result represents a devastating rejection of government policies in Scotland," he said. "If the government does not respond to this expression of anger they will be treating democracy with contempt and threatening the union with destruction."

The Tory defeat yesterday was seen as a mortal blow to a party that has been accused of having no mandate since it was left with only ten MPs after the 1987 election. Now it has only nine.

Among those under greatest threat are Galloway, Mr Lang's seat, Stirling, held by Michael Forsyth, minister of state, Tayside North, Perth and Kinross, Ayr, Upper Nithsdale, Edinburgh West, and Edinburgh Pentlands, held by Malcolm Rifkind, the transport secretary. On yesterday's result the Tories could be left with only Eastwood, held by Allan Stewart.

THE RESULTS

M Stephen (Lib Dem) 20,775 49.0%
M Humphrey (Cons) 12,555 30.6%
A Macdonald (SNP) 4,705 11.1%
M Swingle (Lab) 3,271 7.7%
S Campbell (Green) 583 1.6%

Lab Maj 1,975

Turnout 65.4%

General Election: A Buchanan-Smith (Cons) 15,438 (40.5%); N Stephen (Lib Dem) 17,375 (36.3%); J Thompson (Lab) 7,824 (15.5%); Mrs F Duncan (SNP) 3,062 (6.4%); Mrs L Davis (Green) 228 (0.6%); Cons Maj 2,088 (4.3%).

art, the Scottish local government minister.

The nationalists, who achieved just 11 per cent of the vote in spite of beating Labour, said it had suffered from tactical voting to force out the Tories. "This by-election has shown a solid increase in the SNP vote in very difficult circumstances. We nearly doubled our vote."

Allan Macartney, the SNP candidate, said. It was, however, far short of the 30 per cent support the party has pledged itself to win by the general election.

Lord Sanderson blamed the defeat on a mass tactical vote by people worried by local issues and refused to concede ground on the devolution issue. He said: "On the question of a tax-raising, legislative Scottish assembly we are not going to go down that route but certainly we will look again at the question."

Leading article, page 15

THE SUNDAY TIMES



BABY WATCHING

by Desmond Morris

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TOMORROW

Communists fight to keep flame alive

By PHILIP WEBSTER, CHIEF POLITICAL CORRESPONDENT

THE scarcely flickering flames of communism in Britain will be kept defiantly alive this weekend as 150 delegates of the Communist Party of Britain (CPB) meet in London to discuss the future of the movement.

In two weeks' time, the larger Communist Party of Great Britain (CPGB), from which the CPB split in the mid-Eighties, will almost certainly cease to exist, burying its Marxist-Leninist past to become an organisation called the Democratic Left. It will try to build a new politics, drawing from anti-racism, feminism, environmentalism and what it calls other progressive traditions. The Leninist tenets of democratic centralism and vanguardism are out.

If the so-called "transformation" goes ahead, some communists say they will leave the CPGB, and it is in those people that the CPB, whose membership has fallen to a claimed 1,400, sees a future.

However, when the CPGB meets on November 22, it will do so in a mood of some optimism. After a year when events in Eastern Europe and the Soviet Union appeared to suggest the party had no future at all, some 1,500 people have contacted it to voice an interest in its prospective new identity. More significantly in the eyes of party leaders, the majority of them are younger than the existing and ageing membership of some 5,000.

Perhaps the leading inspiration behind the CPGB's prospective "transformation" has been Nina Temple, the party's secretary. Aged 34,

with two young children, she has been a full time party worker since she was 20 and is a previous secretary of the Young Communist League. She says that, if the party can inspire its members to create new networks and generate more energy, it could contribute to the renewal of a "realistic left culture".

Mike Power, editor of *Changes*, the CPGB's journal, believes the change will go through by a 2-to-1 majority. "Some of the older diehard Stalinists and fundamentalists will go, but we expect that they will be more than compensated for by the new people who come in," he says.

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Temple: seeking to renew a "realistic left culture"

Tory MP is fined for demolishing listed building

By DAVID YOUNG

A CONSERVATIVE MP pleaded guilty yesterday to a substantial and serious breach of laws designed to protect ancient buildings which he had supported in Parliament.

Peter Rost, MP for Erewash, and his wife Hilary, a Conservative member of Herfordshire county council, were each fined £500 at Hemel Hempstead magistrates' court after admitting that they had allowed the demolition of a grade II listed building.

The court heard that a 17th-century dovecot in the grounds of their home, Northcott Court, Dudswell, near Berkhamsted, was found to be almost completely demolished when a planning officer called to discuss a separate matter.

Ray Higginson, appearing for Dacorum district council, said that the original 17th-century timber and brick structure was stored near by and reconstruction work had started on the old building. However, he said that planning permission for the demolition of the old building had not been applied for. He said: "The council regard this as a serious and substantial breach of the planning regulations."

Mr and Mrs Rost have since been given retrospective planning permission to dismantle the building and rebuild it, converting it for use as a

studio by their daughter, a sculptor.

Mr Rost said: "We have had a fair hearing and it is right that we should be fined even though our offence was a technical one. It would not be right if an MP and a county councillor should be seen to have been treated more favourably than anyone else."

As well as making the laws MPs must uphold them and it is right that we should be treated probably more harshly than other people.

"The legislation to protect ancient buildings was passed by Parliament in 1989 but we had been advised by a builder that we did not need planning permission to save an old building which was in danger of falling down. I doubt that even Michael Heseltine, the environment secretary, is fully aware of every minute detail of environmental and planning laws. We have been victims of a technical offence."

Mrs Rost, who with her husband had taken out a £20,000 bank loan to pay for the restoration, has since engaged another builder. She said: "The legislation was passed to prevent people destroying old buildings to make way for new developments. Ironically, had we allowed this old building to collapse we would not have breached any laws but because

we decided to go ahead and spend a large amount of money restoring it we have been in breach of the legislation."

Fiona Taylor, the couple's solicitor, said that as soon as the offence was pointed out an application for planning permission had been submitted and granted by the local council. She said that more than 80 per cent of the original bricks and timber in the old building were being used in the restoration work.

She said that the dovecot had been in a dilapidated state ever since the couple moved into their large Victorian house amid the Chiltern beechwoods in 1965. Dry summers during the Seventies and gales had made it so unsafe that the original builder had been reluctant to go inside the dovecot to give an estimate for work. "They were technically in breach of legislation of the type they wholeheartedly support," Miss Taylor said.



Calling the tune: Kathryn Tickell, a Northumbrian piper, who begins a European tour with her band next week, performing at Canary Wharf, east London

Lloyds loses city account to Co-op

By CRAIG SETON

BIRMINGHAM City Council has decided to move the £2,000 million a year account it has held with Lloyds Bank for more than 100 years to the Co-operative Bank.

Lloyds is understandably disappointed, not least because it was founded in Birmingham in 1765 and the council's account is the largest of any local authority in Britain. Moreover, while it has dozens of branches in the city, the Co-operative has only one.

The Co-op's coup followed the Labour-controlled city council's decision to invite competitive tenders from five banks. The bid from the Co-op was the lowest, but only by a few thousand pounds a year.

The transfer, which will happen next April, has led to a political dispute in the city. The Conservative opposition claims the move has been made because of the traditional links between the Labour party and the Co-operative movement.

Reg Hales, the Tory group leader, said yesterday that giving the account to the Co-op Bank would save only £2,200 a year, but that it would cost the council £40,000 to change paperwork and other administrative functions. "This has been

done for political reasons and it will not benefit the people of Birmingham," he said.

Mr Hales claimed that because the Co-op had only one branch in the city, council staff would have to queue at branch post offices to pay in money that would then have to be credited to the Co-op. He added: "It is bizarre."

Lloyds said yesterday that it did not discuss the affairs of individual customers, but a spokesman added: "We are very disappointed at the city council's action."

The Birmingham account will be one of the largest handled by the Manchester-based Co-operative Bank.

A spokesman said yesterday: "We have a mission statement that says we are non-partisan and we do not make any political donations of any kind. The Co-operative Party, which is aligned with the Labour Party, is completely separate to the bank."

Sir Richard Knowles, the leader of Birmingham City Council, said: "The Tories do not understand the Co-operative movement, but I do not blame them for that, because not many people do. The fact is the bank has nothing to do with the Co-op Party."

Incestuous trio given probation

A farm labourer and his two sons turned to incest because they never left their isolated home in north Devon, where their family of 12 lived a feudal lifestyle. Exeter crown court heard yesterday. They were each sentenced to two years' probation.

The brothers, who cannot be named for legal reasons, admitted having unlawful sex with and indecently assaulting their two sisters, beginning when the girls were 12. Their father, aged 58, pleaded guilty to two offences of incest.

Michael Brabin, for the father, said: "The defendant has not a great deal of insight into what happened. He knew what was wrong in a biblical sense rather than understanding what effect it would have on his two daughters."

M4 man pleads

Anthony Southon, aged 35, of Swindon, Wiltshire, the second man to be charged with careless driving after the M4 crash in Berkshire in March, in which ten died, had his case adjourned by Newbury magistrates when he pleaded not guilty.

Gas escapes

Thousands of people were without water and dozens were evacuated when chlorine gas escaped from a Severn Trent water treatment works in Nether Whitacre, near Nuneaton in Warwickshire.

Postman shot

A postman was shot in the leg when a mail van was ambushed in Bexley, Kent.

Russians to get UK farm aid

By MICHAEL HORNSBY AGRICULTURE CORRESPONDENT

BRITISH agricultural experts are to visit St Petersburg soon to study the feasibility of establishing a model farm designed to show Russians how to improve the quality and quantity of food production.

Peter Lilley, the trade and industry minister, informed Anatoli Sobchak, the mayor of St Petersburg, of the initiative during a visit to the city on Wednesday. Mr Lilley is representing the government at celebrations to mark the rechristening of the city by its pre-communist name.

The plan for a model farm is a follow-up to a recent visit to Russia by an eight-man team of food company and supermarket executives led by Sir Ronald McIntosh, chairman of the British Food Consortium, to look at ways of improving the disorganised food distribution and retailing system.

John Gummer, the agriculture minister, said: "We want to help Russian farmers to move towards a more market-driven system by raising efficiency and the quality of what they produce for the marketplace."

The McIntosh team found that Russian farms were too large and their yields only a third or a quarter of those achieved in the West. Seeds, livestock and harvesting techniques were of poor quality, and processing, packaging and the transport distribution system were inadequate.

Store group funds Samaritans link

By SIMON TAIT

W H SMITH is to celebrate its bicentenary next year by providing the Samaritans with a special telephone link line. Calls will be linked automatically to the first available Samaritans volunteer, wherever in the country they might be.

Tim Priceaux, W H Smith's community affairs manager, said: "It might mean that someone in London finds themselves talking to someone else in Oswestry, but that's not important. What is important is that they are able to talk to someone when they need to."

An 0865 number is to be made available, and all calls will be charged at the local rate. A pilot scheme has been begun in Scotland and, if it goes well, the full national network should be in operation by the start of 1993.

Simon Symson, chief executive of the Samaritans, which has 22,000 volunteers and 186 branches, said: "We're bowled over by this generosity. What can be more distressing than a potential suicide who, as a final act of courage, picks up

the phone to find even the Samaritans engaged? This system will reroute callers possibly on the verge of suicide, and it will ease the burden on branches which are more heavily used."

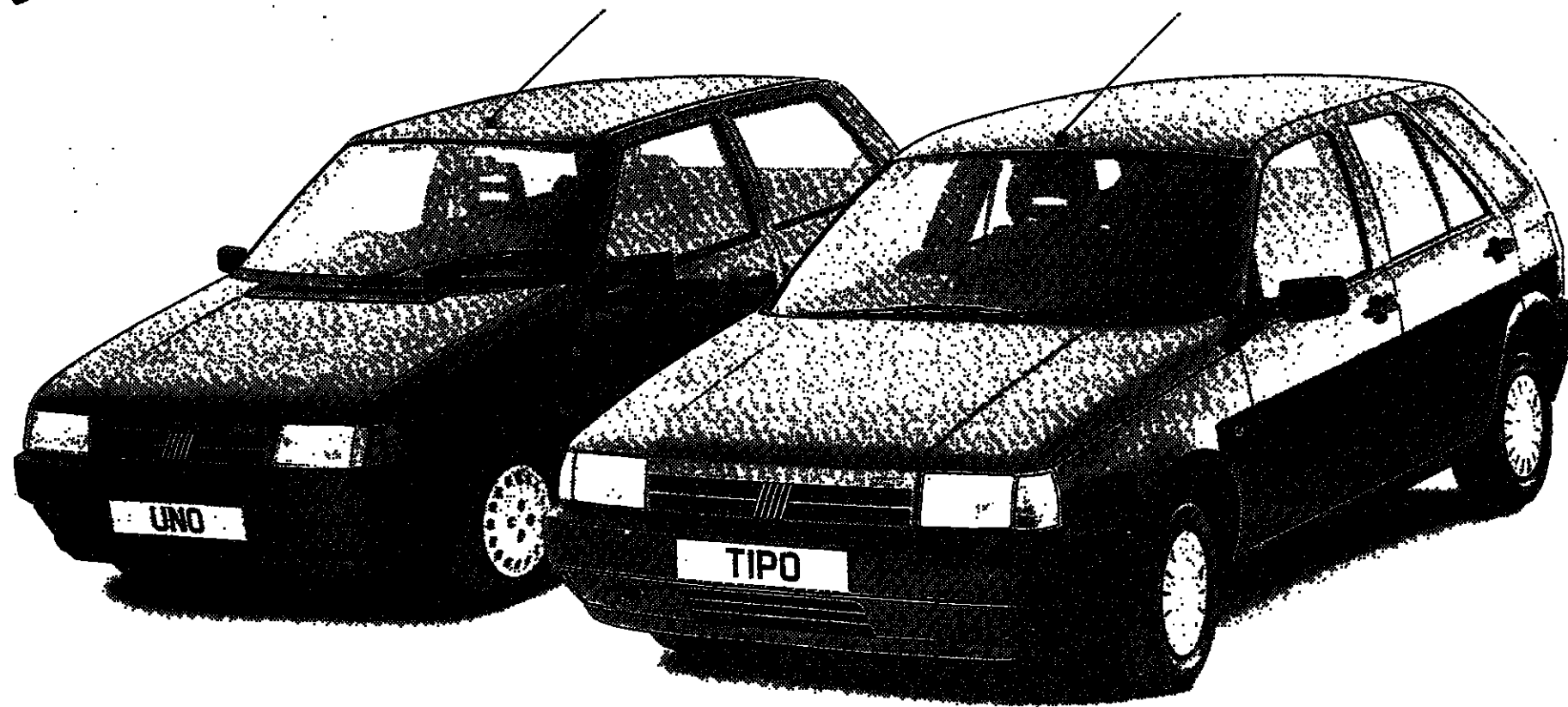
At the moment, callers who get the engaged tone have to ring directory inquiries to find the number of the next nearest branch, or look it up in the directory. Mr Symson hopes that the scheme will dramatically reduce the number of suicides, now put at 4,500 a year according to coroners' reports, but probably many more than that.

The Samaritans were founded by the Rev Chad Varah 39 years ago. In 1970, they were contacted by 60,000 new callers, but that figure had reached 450,000 last year. They receive 2.5 million calls a year.

The charity was one of a number invited to "tender" by W H Smith. The bids were then put to the 126,000 workers in the group, which includes Waterstone's and Our Price record shops. They voted overwhelmingly for the link line.

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Warning of massive casualties

Army aims missiles at Croat targets

FROM DESSA TREVISAN IN BELGRADE AND ERNEST BECK IN BUDAPEST

THE Yugoslav army yesterday told Croatia that it had missiles on launching pads aimed at targets in the secessionist republic and gave a warning of massive casualties and ecological disaster.

The threat came as Hungary issued a warning that the country's air defences have orders to shoot down any Yugoslav air force plane believed to be attacking Hungarian targets.

The missiles threat, which would mean a sharp escalation of the fighting in Croatia, was issued as the European Community imposed economic sanctions to try to force a halt in the violence.

In Budapest, György Kelen, the defence ministry spokesman, said Hungarian air force jets would now be put on alert if Yugoslav planes came within 19 miles of the Hungarian border. The stand edges the two countries nearer to possible military confrontation.

The move comes after publication of a Hungarian defence ministry report which concluded that a Yugoslav air attack last month, on the Hungarian border village of Barcs was "an intentional military manoeuvre". It said all evidence proved that no technical fault or mistake could have led the pilot astray before dropping two British-made cluster bombs on the village, causing shrapnel damage to houses but no injuries. Else-

where, a second day of air strikes by the Serb-dominated military and a renewed naval blockade of Croatia's Adriatic ports also defied the EC sanctions initiative. The federal navy closed the Adriatic port Dubrovnik to all boats and ferries, cutting off the



besieged city's only supply line and the only escape route for refugees.

Belgrade television reported that the besieged Croatian border town of Vukovar had finally fallen to the army. If true, that would be a severe blow to Croatia, but the Croatian defence ministry dismissed the report as disinformation. The federal air force meanwhile said "a certain number of rockets are on the launching ramps and ready for action". Its statement also indicated that it had the biochemical weapons which the Yugoslav generals have denied having.

West European embassies have not responded so far, but senior diplomats described the threat as "highly irres-

possible", especially as it implies possession of chemical weaponry. The intention is to panic the country and beyond, as it makes the point of saying that the ecological disaster due to any chemical explosion would extend well beyond Yugoslavia's frontiers.

Ecological catastrophe would release poison gases spreading from 900 to 1,500 square kilometres, the air force said, which would mean "certain death" for some sections of the population. It could also poison agriculture. A Western diplomat said: "An army which can use such language shows that it is totally irresponsible."

The federal army is coming under pressure for information on the number of casualties caused by the fighting, but it refuses to disclose any figures. Thousands of relatives are queuing daily in front of the main military hospital in Belgrade, where a surgeon said that he carried out 40 amputations in one day.

Previous Yugoslav air incursions into Hungarian territory met with only muted diplomatic protests from Budapest, in what was seen as an attempt to minimise the danger of retaliation against the large Hungarian minority in Serbia. But as fighting escalates in the Slavonia region near the border, threatening directly rural settlements at the frontier, the Hungarian government is under growing pressure to take a hard line.

"If any foreign military planes attack Hungarian targets, it is the (Hungarian) pilot's task to destroy them immediately and with all possible means," Mr Kelen told journalists. The government repeated that it wanted to avoid involvement in the Yugoslav conflict, but would take all necessary precautions to protect the nation.

Yugoslavia apologised for several earlier air incursions but denied attacking the Hungarian village. The Yugoslav defence ministry in Belgrade also denies that its forces had cluster bombs. However a British defence ministry statement issued yesterday through the air attaché in Budapest confirmed that "BL755 type cluster bombs of British manufacture have been sold in the past to Yugoslavia".

Growing tensions along the Hungarian-Yugoslav border are likely to increase as calls by Hungary for Nato security protection which goes beyond the vague liaison partnership decided at the Rome summit. Budapest has already asked for European community monitors to be stationed at the border, and foreign ministry sources have hinted that Hungary would also welcome Nato or forces from Western European Union members taking up positions.

Sanctions imposed, page 20
Carrington profile, page 21

know this fear." Throughout the old town of Dubrovnik and the rest of the city, only a veneer of normal life continues. At night, without electricity, the town is plunged into darkness and people light their evenings with candles and hurricane lamps. Families debate whether their women and children should go, and, if so, where. During the day, news of milk or new food supplies spreads like wildfire. Queues form quickly. "The worst thing is the lack of unity," said Zelka, a teacher. "People are robbing each other; prices are going through the roof."

Some people still valiantly go to work, but the siege has meant that most normal jobs are impossible or meaningless. On rocks by the sea, groups discuss the latest news, while others wash plates or clothes in the waves.

The siege has bred suspicion. "They live like lords in there," said an angry man outside the Jesuit seminary of Dubrovnik. "They have all the food and water they need; they're getting fat." Inside, the rector, Toma Lucic, said: "Almost all our pupils have been sent home. We who remain survive on the food parcels our brothers have sent us by sea. When that stops it is finished."

For Croatia the defence of Dubrovnik has been an utter debacle. Montenegrin reserve units of the Yugoslav army encircled the city in a matter of days. Small Croatian units and volunteers were steam-rolled out of the way and areas from which they were forced to retreat were devastated. But still many Dubrovnikers cling to the belief that the army will not advance on the city. "They can't; they just can't," said Mibo, a businessman who lost several shops in the advance.

World attention has been focused on the threat to Dubrovnik's baroque and renaissance buildings, and such fascination has led to exasperation. "We cannot accept the view that Dubrovnik is just the old city," said Zeljko Sikic, the chief of local government. "It's as if Trafalgar Square was bombed but the Tower of London was okay and everyone breathed a sigh of relief." Jumping to a wall map he put a thumb on the old city. "Without our parks, without our people, it is nothing."



Helping hand: Yugoslav army reservists assisting refugees near the besieged town of Vukovar in eastern Croatia yesterday. The Serb-led army told the rebel republic that it had missiles on launching pads aimed at Croatian targets and warned of massive casualties and ecological disaster

Historian to be Polish premier

FROM ROGER BOYES IN WARSAW

BRONISLAW Geremek, a longtime Solidarity dissident, was named as Polish prime minister yesterday and given the task of putting together a coalition government that will keep intact the country's radical economic reforms.

President Walesa assigned the unenviable mission to Professor Geremek after almost two weeks of hard inter-party negotiations. At the president's request, the Democratic Union, the largest grouping in the newly elected parliament, presented three of their party leaders as candidates for the office of prime minister. The men - Tadeusz Mazowiecki, Jacek Kuron and Professor Geremek - are all former anti-communist dissidents and were the nucleus of the first Solidarity administration in 1989.

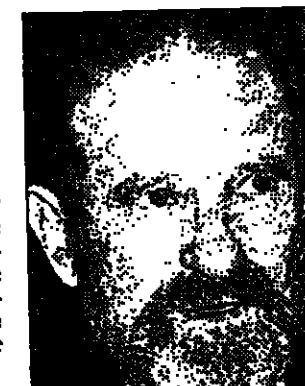
Professor Geremek is a medieval historian who was propelled into the limelight during the first shipyard strikes in August 1980. When he heard the workers were on strike, he and Mr Mazowiecki drove from Warsaw to Gdansk to be at Mr Walesa's side. Since then he has been an advisor to Mr Walesa, but also more recently a political opponent.

Both Professor Geremek and Mr Kuron are skilled political operators. Professor Geremek, as head of the Solidarity parliamentary caucus, was well attuned to the mood of deputies. In a parliament splintered between two dozen parties that will be an important asset.

It is not clear, however, whether he will be able to muster support from the right-wing parties. He is under great

pressure to find a solution by the middle of next week. To ordinary Poles the past fortnight of bickering and posturing was not a sign of a healthy democracy but rather of deep crisis. The country has no budget, no economic policy, no sworn-in parliament, no government and no political direction. Should Professor Geremek fail to cobble together a coalition, it seems that President Walesa will carry out his threat to take over as prime minister himself.

Insiders at the presidential palace say there is order at the heart of the muddle. President Walesa is playing a tactical game according to this, rather charitable, version. The president knows that ultimately the only feasible government is one that incorporates all the Solidarity-rooted parties. His aim is to show the parties that they must live in harness, that their common Solidarity past is more important than right-left or clerical-anti-clerical divisions.



Geremek: well attuned to the mood of deputies

Russia tunes in to BBC's revolution

FROM MARY DEJEVSKY IN MOSCOW

THE NIGHT of November 7, the anniversary of the Bolshevik revolution, traditionally offered Soviet television viewers a menu of historical documentaries in the heroic mode and a celebratory concert. News broadcasts showed regional round-ups of civic parades, topped with the military parade through Red Square.

This year, the regional reports were of non-celebrations around the country and a historical documentary was in quite a different vein. On Thursday evening, Russian television showed the first part of the BBC series, *The Second Russian Revolution*, with its saga of the Kremlin infighting and chance encounters that brought President Gorbachev to power. The remaining episodes will be shown shortly.

For several months it seemed that Russian viewers would have no opportunity to see this much-praised account of their recent history because Soviet television had no money to buy the rights. But Unjohn, the American pharmaceuticals company, has sponsored the broadcasts, interspersing them with advertisements for medical equipment and hospital care that are as far from the experience of most Russians as the lives of their ruling elite.

The BBC series left the interviews in the original Russian, preferring subtitles to dubbing. Without the language barrier, the programme seemed more direct in its Russian version than in the original. The quality of the colour, the camera-work and the editing set it apart from

standard Soviet television fare. But it was the content that alternately would have shocked and fascinated the Russian audience. Not only did they see faces unseen in some cases for almost a decade, but many hitherto cardboard figures sprang to life. For the first time, it seemed, some one had asked them what they really thought, and - innocent perhaps of the ways of television or wishing to set the record straight - they were happy to oblige.

There was Viktor Grishin, former first secretary of the Moscow Communist party, replaced after a long struggle and a whispering campaign by Boris Yeltsin. Yes, of course there were instances of corruption, said Mr Grishin five years on, but there is corruption now, too.

Nikolai Ryzhkov, in an open-necked shirt, sent into involuntary retirement from the premiership after his heart attack last winter, spoke of the first time how he had been sidelined under President Chernomir and how Mr Gorbachev had persuaded him to stay on. An indignant Yegor Ligachev told how the late party boss of the Ukraine, Vladimir Shcherbitsky, had had a large amount of food delivered to him to try to ensure a good report after he had been sent on an inspection. Official contemporaries of how Soviet leaders used to appear. A younger Mr Gorbachev deferentially collected his Order of the October Revolution from President Brezhnev, appearing gauche and clumsily dressed beside the Mr Gorbachev of today.

SAS 'flew' Soviet helicopters

Bonn - Soviet-built helicopters from the defunct East German army were supplied secretly to Britain for use by SAS commandos in missions inside Iraq during the Gulf war, according to a claim being investigated by the Bundestag (Jan Murray writes).

The defence committee is enquiring into undercover arms shipments after Germany's secret service was found to be shipping Soviet weapons to Israel.

Premier elected

Sofia - Filip Dimitrov, aged 36, the leader of the anti-communist Union of Democratic Forces, has been elected prime minister of Bulgaria. A parliamentary vote of 131 to 91 enabled him to become the country's first non-communist government leader since 1944. (AFP)

Arms seized

Moscow - President Gorbachev of Georgia has issued a decree nationalising weapons, munitions, means of communications and military equipment belonging to the Soviet interior ministry. Tass said. A spokesman said the decree would help the republic to create its own army. (AFP)

Vatican talks

Rome - President Bush and the Pope discussed the Middle East and expressed appreciation for each side's peace efforts in a private, particularly warm visit that ran longer than expected. Their talks lasted just more than an hour - 40 minutes had been scheduled. (AP)

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EC leaders court Kohl in the run-up to Maastricht

From GEORGE BROCK IN BRUSSELS AND IAN MURRAY IN BONN

AT A string of meetings over the next eight days, Western Europe's leaders will meet to make or break the European Community's December summit in the Dutch city of Maastricht, which is scheduled to agree a new treaty on political and monetary union.

As they disperse from the Nato summit in Rome, European leaders will line up at the court of "King Kohl", Germany's chancellor Helmut Kohl, who will do more to shape the

Maastricht treaty than any other politician. John Major flies to Bonn tomorrow to work through the dwindling number of disagreements he has with Herr Kohl over the shape of the treaty. During the following three days, the EC finance and foreign ministers hold key debates on proposed treaty texts for both monetary and political union. At the end of next week, President Mitterrand of France visits Herr Kohl for

two days, followed by Giulio Andreotti, the Italian prime minister. The outline of a Maastricht deal is emerging, although the new version of the political union treaty will send shock waves through Westminster as it becomes known this week-end. There will also be bruising collisions on Monday as the finance ministers hold their first debate on the treaty for European monetary union. Herr Kohl holds the ring

because of Germany's weight in the community, because France is desperate to preserve a binding partnership with a one-time enemy and because Mr Major is concentrating his diplomatic efforts on an alliance with Bonn, though France in fact sketched the architecture of the political union treaty which Britain strongly supports.

This design tacks two extra systems on to the traditional EC structure for making policy on crime detection and for foreign policy. The worst disputes in the political union talks turn on whether these decision-making systems will be completely separate from the European Commission and the European Court of Justice or continue to be dealt with by inter-government co-operation.

A minimum of five issues could become what one British source describes as "negotiation-busters" at Maastricht, but tentative compromises exist for most of them. These hard-core problems are unlikely to be solved at a two-day conclave of foreign ministers next week in the Dutch North Sea resort of Noordwijk. They will probably be left over for EC leaders at Maastricht.

Ridley's advice, page 1
Diary, page 14

Greeks save tobacco adverts

By TOM WALKER IN BRUSSELS AND OUR FOREIGN STAFF

GREECE has come to the rescue of the British advertising industry in its fight against a ban by the European Commission on tobacco promotion.

By joining the band of north European nations opposed to the draconian anti-smoking directive of Vasso Papan-dreou, the European Community social affairs commissioner, Greece has ensured that for the foreseeable future a ban is unlikely. The tobacco industry is worth £100 million a year to British advertising, and without their new ally, industry lobbyists in Brussels

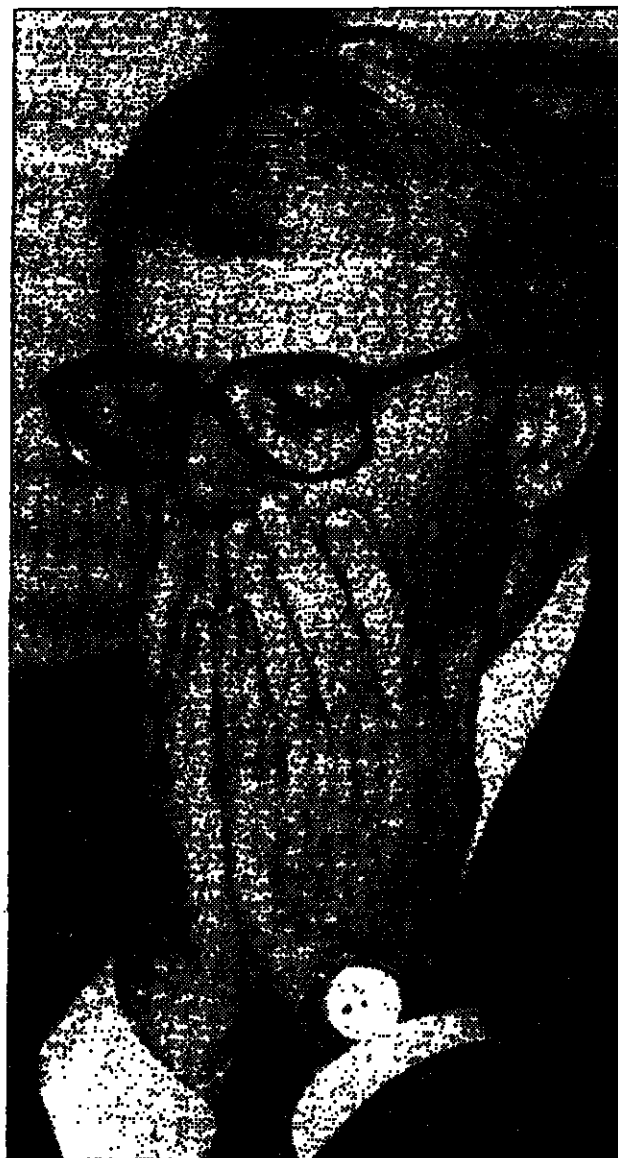
admitted that a meeting of health ministers on Monday could have heralded a bleak future.

A few weeks ago Britain and Germany were the only nations committed to opposing the outlawing of cigarette advertisements, and with the British Labour party intent on joining Mrs Papan-dreou's crusade, electoral defeat for the Conservatives would have sunk their alliance. Germany alone could not have blocked the directive.

The Greek government is worried about the effect of a ban on its tobacco growers —

one-third of the country's farm workforce. How long the Greek government will oppose its commissioner is not clear, however, and the tobacco industry knows the anti-smoking lobby is far from defeated.

The EC has allowed Germany to bar brewing of sugary beer. Germany's national brewers' association yesterday said this was a signal to drinkers that EC rules would not change the beer that they have made for more than 300 years according to a law which allows nothing but water, malt, hops and yeast.



Pensive moment: John Major takes a pause before a press conference at the Nato summit in Rome

Right-wingers look for gains in Vienna poll

Vienna's political consensus is under threat from the Freedom party which distrusts foreigners and wants to halt immigration. Anne McElvoy writes

THE PLACID city of Vienna will don its Sunday best and head for the polls tomorrow in what is already being called an "earthquake election" expected to shake the foundations of the Austria's post-war consensus.

The extreme-right Freedom party is set to overtake the conservative People's party and the second largest party and the social democrats are threatened with the loss of their absolute majority in the city for the first time since 1949. A poll by the weekly magazine *Profil* predicts that the Freedom party will pass the 20 per cent mark in the capital with the People's party lagging at around 17 per cent. Unnerved by the fall of the Iron Curtain and the proximity of the Yugoslav conflict, Austrians are succumbing to the charms of the party which makes no bones about its wish for an absolute halt to immigration and general distrust of foreigners.

In the same poll, 41 per cent of those questioned cited policy towards foreigners as their main consideration when choosing a candidate. The Freedom party is led by Jörg Haider, as smooth a charmer as one could hope to meet, with a wide disingenuous smile and a dashing affable rare in the moribund world of Austrian politics. He is not standing in the election, but the local candidate Erwin Hirschnall is viewed as a cypher for the leader's policies.

On the subject of his own view of foreigners Herr Haider is slippery. But as if by osmosis, the voters get the message intended for them. Not that he has anything against foreign citizens, he announced at a rally last night, it is just that there are quite enough of them in Austria as it is. The ripples swelled into a cheer.

"And let's be honest," he continued, "a lot of those seeking to enter our country from the East are not always the most diligent and respectable of people." The cheer switched gear again to become a foot-stamping roar. When Herr Haider began his career in the southern province of Carinthia, his rhetoric and the undercurrent of racism in his speeches were considered a mere sop to the rightward-leaning rural voters.

But the party has steadily gained ground across the country. In the general election last year, it sapped support from a tired-looking People's party and is also making inroads into the social

democratic vote nationwide. If it manages to overtake the People's party in Vienna, it will have forced its way to acceptance as a coalition partner, despite the increasingly dubious assurances of the two other parties that they will have nothing to do with it. Its rallies now attract not only the hard core of older right-wing voters which was the party's original constituency (it was founded by former nazis), but an increasing number of prosperous young voters disenchanted with the cosy and often corrupt consensus of constant coalition and backroom deals between the two main parties.

While his enemies call the phenomenon "yuppie fascism", Herr Haider terms his crew "the incorruptibles". He has been quick to capitalise on fears that the country could be overrun — his word is "swamped" — by economic migrants and asylum seekers. The poster campaign, under the motto "Vienna must be safe again", establishes the subconscious link between foreigners and violent crime without having to state it explicitly.

In addition to stopping immigration, Herr Haider would have all illegal workers immediately deported. "I simply stand for what ordinary people think," he said. He also has a knack of choosing emotive issues to freshen his campaign, such as the state of education. In Vienna, he claims that the number of foreign children in school classes is holding back their Austrian classmates.

The suggestion is that the children do not speak the language properly, so that lessons have to be slowed down to cater for them. In the figures he produces to support the claim, he ignores the fact that the majority of the children have lived in Austria for many years and speak fluent German. The tactic has forced the other parties to radicalise their own platform on the issues involved. The People's party, fearing that it will lose voters concerned about immigration, reacted last weekend by proposing a ceiling of one foreign schoolchild to every two Austrians in a class. Helmut Zilk, the socialist mayor of the city, mindful of his party's election chances, dismissed the recent desecration of the main Jewish cemetery as a "boyish prank". Anti-semitism has always been the unspoken norm in Austria, though there are only 7,000 Jews left compared with a pre-war population of about 175,000.

Scrolls question messianic theory

From JAMES BONE IN NEW YORK

THE first scholar granted access to the newly released text of the Dead Sea Scrolls has claimed that it shows an ancient Jewish sect shared Christian belief in the execution of a messiah.

Dr Robert Eisenman, professor of Middle East religions at California State University at Long Beach, said the finding supported his controversial theory that the Dead Sea Scrolls' authors belonged to a Jewish religious movement that helped form early Christianity. Previously, the concept of a messiah who would suffer and die was thought to have been born with Christianity. Early Judaism generally saw the Messiah as a glorious king who arrives triumphant to restore Israel to dominance.

Working with a translator, Dr Eisenman found a five-line section of the scrolls that describes a "leader of a community" being "put to death" and mentions "piercings" and "wounds". Dr Eisenman said he did not know if the leader mentioned in the five-line fragment was Jesus. But he said the text had "far-reaching significance" because it showed that the scrolls' authors and early Christians shared similar messianic ideas.

Some of the language used in the five-line text is similar to that in the book of Isaiah, which Christians cite as foretelling the coming of Jesus. The text refers to "the Prophet Isaiah".

and uses messianic allusions such as "the sceptre", "the Branch of David" and the "Shoot of Jesse". David's father.

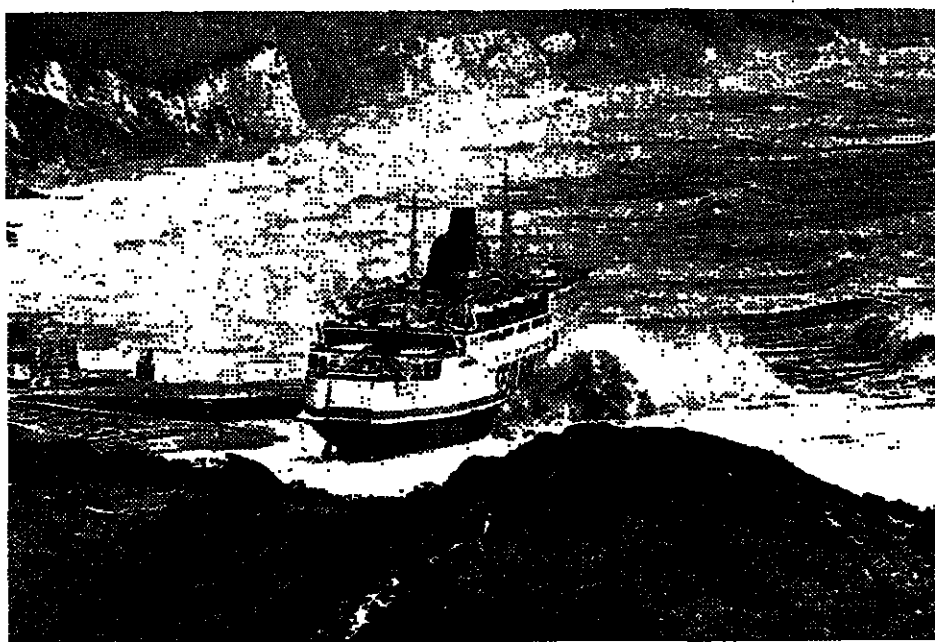
"We've known for a long time there are connections between ideas contained in the scrolls and Christianity," said Michael Wise, a University of Chicago professor who helped translate the text. "However, this particular idea — the idea of a dying messiah — is new and explosive."

The 800 scrolls, found in caves near the Dead Sea in the late 1940s and early 1950s, contain the oldest known copies of the Old Testament as well as other writings. Scholars believe they were written by a Jewish sect sometime between 200 BC and AD 50. Stored in Jerusalem under the control of a select team of international scholars, the scrolls contain invaluable information about the period that spawned Christianity and modern Judaism.

Dr Eisenman was the first academic to be allowed to study the photographed text of the Dead Sea Scrolls since a California library announced in September it would break the chosen scholars' monopoly over them. Some experts have suggested that the team of scholars gramed control over the scrolls delayed publishing translations for the larger academic community because they cast a shadow over Judaism or early Christianity.



The Great Storm of 1987.



Global Warming. We have been warned.

You've probably heard of the 'Greenhouse Effect'. It's the warming effect of 'greenhouse' gases like carbon dioxide (CO₂) in the atmosphere, which act as a sort of double-glazing, trapping the Sun's heat.

Without it, the Earth would be much colder than it is.

But human activity is pouring CO₂ and other greenhouse gases into the atmosphere at an unprecedented rate. Most scientists agree that, if left unchecked, this will lead to average global temperatures rising faster than at any time over the past ten thousand years.

Scientists are not yet able to say if the Great Storm of 1987 and the 'hurricanes' of 1989 and 1990 are among the first signs of Global Warming. These storms did, however, remind us of our vulnerability to extreme weather conditions.

If left unchecked, Global Warming is likely to change existing weather patterns across the world. Sea levels will rise, posing a serious threat to low-lying areas like Bangladesh and, nearer home, East Anglia. Patterns of agriculture everywhere would have to alter and plants and animals be forced to adapt to new conditions. Those which don't adapt fast enough could face extinction.

The world's governments are taking Global Warming

very seriously. The UK Government is taking a leading role in the global agreement on climate change due to be signed during the Earth Summit in Brazil in 1992.

Government studies suggest that if action is not taken now, emissions of CO₂ (the major greenhouse gas) will increase significantly over the next fifteen years. Our first task must be to stop that increase. Britain aims to return its CO₂ emissions to 1990 levels by the year 2005.

Carbon dioxide is generated when we use electricity produced by burning fossil fuels in power stations, or when we use coal, oil or gas.

Energy is used at home, at work, in industry and in transport. Over a quarter of our CO₂ emissions come from the energy we use in our homes. Industry and transport are being looked at for ways that they can help meet our target, but it's in the home that each of us can make our greatest contribution to energy efficiency.

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Britain's Ford Dealers.

White House rejects Democrats' prescription for health care



Dole, introduced new health-care legislation

PRESIDENT Bush denied yesterday that there was an American recession and blamed the nation's economic gloom on Democrats who wanted to exploit it for political ends. Speaking at the end of the Nato summit in Rome, he referred to historic low levels of American interest rates and accused political rivals of discouraging consumers from taking advantage of them.

He attacked the high cost and other "enormous drawbacks" of the Democrats' "30 health-care plans". Dismissing many of his remarks at European journalists, he defended his attention to foreign policy and said he would not be swayed by the T-shirt motto "George Bush

went to Rome and all I got was this lousy recession". Back home the president's version of "crisis, what crisis?" met a mixed response. Republican strategists, after their defeat in this week's Pennsylvania senate race by health-care advocate Harris Wofford, have decided that a White House health-care policy is essential before next year's election. Senate minority leader, Robert Dole immediately introduced legislation to extend insurance cover to millions of uninsured Americans and to reduce costs by capping doctors' legal liabilities. "Several months ago I predicted that health care would be the number one issue in the '92 campaign, and it looks like my prediction is coming

President Bush still insists that resistance to tax increases is high on his priority list, Peter Stothard, US Editor, writes from Washington

true," Senator Dole said. Senior White House aides are worried, however, that Mr Bush could be enticed on to a dangerous battlefield of his opponents' choosing. "A bidding war about who can offer the most comprehensive health-care package will benefit Mario Cuomo's votes, not ours," one said. Analysts point out that people who had lost their jobs in Pennsylvania would inevitably be worried about loss of employment-related health cover. Once the jobs

come back, they say, the health worries will pass. Many non-partisan observers believe that the future of health care and the economy are linked in a different way. Soaring costs of health care, commonly at the rate of about 20 per cent a year, have so raised insurance rates as to cut deep into companies' profitability. When Americans change their jobs, almost 20 per cent choose on the basis of the health coverage offered. The \$730 billion (\$424 billion)

medical industry, unresponsive to price or service, and distorting the rest of the economy, is increasingly seen as the closest American equivalent to the bankrupt command systems of Eastern Europe.

The White House is determined that America will not replace a system of excessive medical capitalism with an unwieldy socialist model. Mr Bush conceded yesterday that he would like to have a comprehensive health-care plan to take to the people in 1992, but he insisted that opposition to tax increases, vigorously expressed this week by voters in New Jersey, would bear upon his mind as much as the apparent lessons from Pennsylvania. His denial in Rome of

the American recession was met with disbelief. Technically, the president cannot be faulted, since in the last recorded three-month period, between July and September, the gross national product grew by 2.4 per cent; the conventional definition of a recession is two consecutive quarters of GNP decline. Since then, however, statistics have suggested that the late summer was a time of false dawn. Mr Bush, having made his confident utterance, spent the rest of his press conference using the R-word in the present tense. So it may be that he does not wholly believe himself either.

The president is unlikely to enjoy the next few weeks. Instead of touring Australia's barrier reef and taking

tea with the new leaders of Japan, he will be beset by plans to cut middle-class taxes, bust his budget agreement with Congress, badger the Federal Reserve Board for more interest-rate reductions and generally build inflation into the American economy for years to come.

As a latecomer to the role of domestic leader, he is in a poor position to withstand the political tide. When he gets back to the Oval office he will find reports from the Louisiana governor's race where, it seems, the more he attacks former rival, David Duke, the stronger Mr Duke becomes. The White House knows well that the laws of unintended consequences apply to economies too.

Vietnamese deportation

Jail guards carry women on to ferry

FROM JONATHAN BRAUDE IN HONG KONG

WEeping Vietnamese women from a Hong Kong detention camp were escorted or carried by prison guards on to a Royal Navy ferry in full view of the world's television cameras yesterday as the British colony began its first attempt for nearly two years to deport a group of boat people against their will.

Many of the 59 deportees walked along the pier impassively, offering neither resistance nor obvious emotion as unarmed guards accompanied them on the first leg of their two-day journey back to Vietnam, unloading them from the four lorries that had brought them from the isolated island camp of Nei Kwi Chau. Heading the procession along the 265-ft pier was a brightly dressed baby girl, carried in the arms of a guard who made a point of smiling for the cameras.

But the mood established by that carefully rehearsed moment was dashed as an anguished woman, her face swollen with tears, was half-dragged, half-carried to the ferry dragging her feet along the ground. Another was also carried aboard and others wept and hung back. The children and most of the women walked aboard without escorts, but guards held the men by the arm to prevent trouble.

As the final lorry-load of boat people headed for the ferry, a marine police launch swept in front of the press boat, obscuring the view of three men clinging to the railings and refusing to go on board. A government spokesman, who criticised the police for the move, admitted that at first the men had refused to board the ferry. But he said guards persuaded them to change their minds and no force had been used.

The group was due to spend the night under guard at an empty building at the airport before boarding a chartered Hercules transport plane for Vietnam early this morning, together with a small group of people who have volunteered to return. About 40 unarmed policemen and some nurses and interpreters were due to accompany them, and officials were hoping that there would be no further protests with-

nessed by the media as the group waited to board the plane soon after sunrise.

The group were all "double-backers" or their relatives, people who had returned to Hong Kong a second time after going back to Vietnam voluntarily in 1989 or early last year. The Hong Kong government and the office of the United Nations High Commissioner for Refugees (UNHCR) agree that most had returned hoping to pick up a second instalment of the allowances the agency pays as an incentive to join its voluntary repatriation scheme.

A second group of double-backers will be returned in a few weeks, although the government is hoping that as many as possible can be persuaded to go home voluntarily. Clinton Leeks, the government refugee co-ordinator, called yesterday's operation a success. He said a couple of people had been "reluctant" to board the ferry and had to be "guided". "But I do not think by any stretch of the imagination you can describe that as force," he added.

The operation has been conducted as openly as possible to counter the image of Hong Kong's last disastrous attempt at mandatory repatriation in December 1989 when 51 Vietnamese, mainly women and children, were herded on to prison service lorries under cover of darkness by 200 prison officers in riot gear. The outcry that followed scared Vietnam into suspending the repatriation programme until now. There are 58,000 boat people in Hong Kong, 19,866 of whom have been found not to be refugees. A thousand a month are returning to Vietnam voluntarily, but government officials believe that others will not go unless deported.

● **Hanoi:** The exodus of Vietnamese boat people for Hong Kong, which reached a 12-year high this year, has fallen to almost nothing since last month's pact between Britain and Vietnam on forcible repatriation. Jacques Mouchet, the chief representative of the UNHCR in Vietnam, said. (Reuters)

Photograph, page 1



Blast aftermath: College Hall, the main building of the American University of Beirut, which was destroyed by a car bomb attack yesterday

Beirut bombers hit university

FROM ADAM KELLNER IN BEIRUT

A CAR bomb yesterday obliterated the main building of the American University of Beirut, destroying both the inner citadel of the institution that symbolises Lebanon's tradition of free thought, and any notion that inner Beirut is cleansed of political extremism.

One person was killed in the pre-dawn attack. Munir Salha, a middle-aged library clerk who died of internal injuries before rescuers could extract him from beneath the rubble. At least eight other people were injured by flying glass and shrapnel. Windows were blown out up to half a mile away. Police estimated that more than 150 lb of explosive was used.

There was something particularly cynical about planting a bomb within the elegant campus that overlooks the Mediterranean. The institution embodied both the greatness of pre-war Lebanon and the hopes for what many Lebanese want their nation to be again: secular, tolerant and free-thinking.

In the absence of any claims of responsibility, various par-

ties accused Israel, Syria, radical Palestinians and Iranian-backed extremist groups. The bombing may be the first result of a conference in Tehran last month at which Islamic fundamentalists vowed to attack US interests because of their objection to the Washington-brokered peace talks in Madrid.

If that is the case, the zealots showed the limits of their power, apparently reasoning that an assault on an institution with perfunctory security was preferable to any action against the heavily fortified American mission in eastern Beirut.

Officials said the blast destroyed the main computer and the central archives for the university and its affiliated hospital. It severely damaged the adjacent library which held half a million books.

The bombing came on the 125th anniversary of the university, founded by American Protestant missionaries whose original charter was to enhance appreciation of the Arab world and communication between Middle Eastern and Western cultures.

Imelda woos the people

FROM JOANNA PITMAN IN MANILA

DRESSED in a tight, black trouser-suit studded with gold and a dainty pair of embroidered pumps, Imelda Marcos yesterday acted as though she were a candidate for the presidency, offering aid and development projects. She waded into the mud wastes left after last June's volcanic eruption which devastated swathes of farmland north of Manila, killing almost 1,000 people.

The former first lady delivered fire and brimstone speeches, hugged a baby, gave out chocolates and blew kisses to the poverty-stricken crowd. They listened, enthralled, to her promises of new villages, hospitals, schools and training centres, and seemed enraptured by the image of glamour which materialised out of the sky by helicopter.

Hundreds of rice and sugar farmers and their families from Bacolor showed up yesterday for a free breakfast and promises of money. While waiting they fiddled with "we love you Imelda" placards.

Political events in Manila seemed to aid the Marcos cause as the Nacionalista Party split leaving its three candidates for the presidency next year to go their separate ways. All have been keeping their political distance from Mrs Marcos who, so far, says she has no intention of attempting a run for the presidency.

Nude namesake excites Japan

By DAVID WATTS

ONE of Japan's top news magazines planned a longer print run yesterday because of an article and pictures about someone called Miyazawa.

Sadly for him, all the excitement was not about Kiichi Miyazawa, the cerebral new prime minister, who was busy trying to impress with a policy speech that excited few. Japan is agog over how much will be left to the imagination by his namesake, an actress called Rie Miyazawa, aged 18, when a book of nude photographs of her is published shortly.

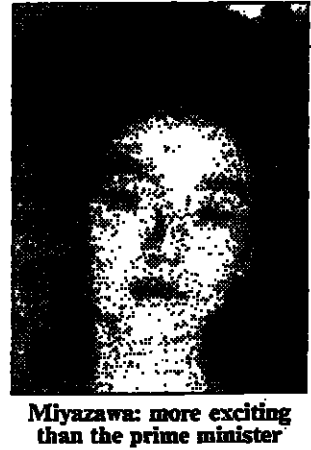
Why all the excitement over a few nude photographs when books of Japanese cartoons show sexual violence, degradation and bestiality? Japanese idols are expected to have squeaky-clean images, with all the sinful allure of the girl next door. The excitement centres on how much Miss

Miyazawa will reveal. Will she break a centuries-old taboo against showing public hair?

For decades, all signs of hair in the public region have been carefully erased from foreign magazines. University students have been employed to ink over the strategic bits of *Playboy* centrefolds, presumably with grave effects on their morals. But gradually the taboo has been eased through the publication of illustrations that qualify as art.

Miss Miyazawa gave change a considerable boost when she advertised the book, *Santa Fe*, appeared in the *Asahi* and the *Yomiuri*, two leading national newspapers. Ever since the advertisements appeared, racy magazines, gossip sports papers and morning television shows have competed to predict just how far the half-Dutch starlet will go in the high-class pin-up book itself.

The book is not due out until late this month, but already the advance orders are pouring in. The publishers say they have taken advance orders for about 400,000 copies of the book, which is priced at about £20. One big Tokyo bookshop said about 2,000 people had reserved copies at his branch alone. "Usually young teenagers are the major consumers for books featuring other actresses, but for this one, we're getting lots of reservations from people in their 30s and 40s," he said.



Miyazawa: more exciting than the prime minister

Egypt sees America as talks venue

Cairo — As the pace of backstairs diplomacy intensified, the Egyptian government, which is playing a middle-man role, predicted yesterday that the crucial second stage of the Middle East peace conference would open in the United States within a fortnight (Christopher Walker writes).

"Egypt is consulting with the concerned parties to start the bilateral talks, which are expected to be held in Washington within two weeks," Amr Moussa, the foreign minister, said after contacts with Israel, Syria, Jordan, Lebanon and the Palestinians, including officials of the Palestine Liberation Organisation. There has been no official American confirmation of the venue, which State Department sources had earlier hinted might be Williamsburg, Virginia.

Korea decides

Seoul — South Korea has renounced the use or storage of nuclear weapons on its soil. "Now there can be no reason or justification for North Korea to develop nuclear weapons or evade international inspection of its facilities," President Roh said on television.

Thinking again

Jerusalem — Nearly a third of recent Soviet immigrants to Israel would like to return or go on to the West, in opinion polls have revealed, while 52 per cent have advised Jews in the Soviet Union to postpone plans to migrate here. The survey was conducted, among 809 Soviet Jews, by the Tazpit Research Institute.

Zappa falls ill

New York — Frank Zappa, the American rock singer, has cancer of the prostate and will be unable to attend his 50th birthday tribute here, his daughter, Moon Unit, said. "He is fighting successfully. There are occasional periods where he's not feeling as well. Unfortunately this one," she said. (AP)

Agents killed

Mexico City — Mexican soldiers shot dead seven police agents at an airstrip in Veracruz state, apparently mistaking them for drug traffickers, the federal attorney general's office said. The agents had flown to the airstrip at dawn in pursuit of a plane carrying 814 lb of Colombian cocaine. (Reuters)

Chicken supreme

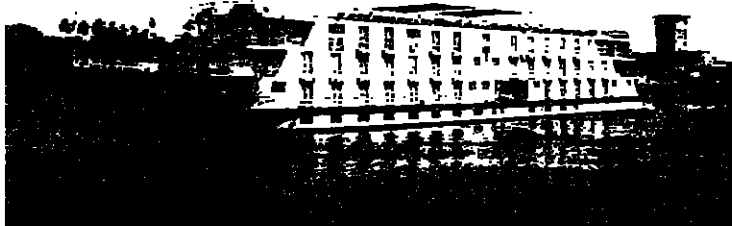
Peking — A four-legged chicken with two reproductive systems has used both to lay a prodigious 50 eggs a month, the *Ming* newspaper in China's Shandong province said. The bird, from the northeast province of Heilongjiang, was thought to be barren until it began laying in September. (Reuters)

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Star's HIV admission shakes US

FROM JAMES BONE IN NEW YORK

THE refrain on everybody's lips in America yesterday was: "If it can happen to Magic, it can happen to me." The announcement by Earvin "Magic" Johnson, the basketball superstar, that he had tested positive for the AIDS virus shook the country in a way not seen since Rock Hudson's death from the disease in 1985.

When Johnson made his disclosure to a press conference in Los Angeles on Thursday night, all America suddenly realised that it knew somebody who was apparently healthy, but infected with the AIDS virus. The public was even more appalled by Johnson's intimation that he had contracted the fatal disease through heterosexual sex.

The 6ft 9in Los Angeles Laker player, aged 32, married his college sweetheart only two months ago and she is expecting a child. Reports said that both she and the seven-week foetus have tested negative for the virus.

"I think sometimes we think 'Well, only gay people can get it - it's not going to happen to me'," Johnson said. "And here I am saying that it can happen to anybody. Even me, Magic Johnson, it could happen to."

The national Aids hotline reported that telephone enquiries about Aids testing

increased after Johnson's announcement, with the 30 counsellors unable to cope with the calls. "It's causing lots of people to ask about their own infections," said Peggy Clarke, the head of the organisation that runs the service. "We have a lot of people calling about it, recognising that Aids can happen to anyone." Aids activists and doctors applauded Johnson's courage in coming forward at a time when many Americans still conceal the fact that they are infected with the disease.

"What this says is: 'This is Aids. It has a face now. It's not going away,'" said Mark Senak, director of a Los Angeles Aids project.

Roy Schwarz, chairman of the American Medical Association, said he believed that Johnson's disclosure would create "another quantum level of awareness by the public".

Johnson, three times named basketball's most valuable player, is a household name in America, helping to sell products ranging from video games to Diet Coke. Now Johnson, who is retiring from basketball, will devote his public appearances to a different cause. "I will now become a spokesman for the HIV virus," he declared, "because I want people, young people, to realise they can practise safe sex."

Rest for a restive spirit

Daniel Johnson on religion and the late Robert Maxwell

Robert Maxwell will be buried tomorrow on the Mount of Olives. He was the most restless of men. Having escaped the Carpathian soil of his Ruthenian Jewish family just in time to cheat death at the hands of the Nazis, his death, when it came after a life of incessant metamorphosis, occurred aboard the least rooted home imaginable: his yacht. Now this flying Dutchman will come to rest in sight of Jerusalem and Zion: a holy city sacred to three religions. Medieval cartographers sited it at the centre of the world.

In general, the British no longer relish funerary pomp and circumstance. They may dream of a picturesque burial in a country churchyard, but a drab crematorium is more normal. Roubiliac's Westminster Abbey monument of 1761 — with a skeleton emerging to seize Lady Elizabeth Nightingale, defended by her husband — is no longer the approved manner of confronting death.

Not only will Maxwell's choice of resting place seem immovable to many in Britain: the style of his obsequies may strike his adoptive compatriots as grandiose, even vulgar, like his life's work. Maxwell instructed that his corpse should be embalmed and flown by private jet to Israel, there to be entombed by an Israeli president — just as the vultures are accusing him of working for Mossad. That takes chutzpah.

Yet this was a man who spent much of his life establishing his British identity: his name, his Military Cross, his companies, his house, his Westminster seat, his football clubs, his stock-brokers and lawyers all badges of a fierce desire to belong. Yet his indubitably British newspaper, the *Daily Mirror*, describes Israel as his spiritual homeland.

Though brought up as an orthodox Jew and educated in a yeshiva, the adult Maxwell was not a religious man. After his family perished, he married a gentile; his children were not raised as Jews. For most of his life his Huguenot wife Betty, who works hard for Christian-Jewish understanding, seemed more interested in Judaism than Maxwell himself. He refused to be listed as a Jew when he entered Parliament. Later, though, Maxwell's Jewish origins re-emerged in Zionist form.

Though ostensibly a secular form of nationalism, Zionism is compatible with Judaism, and was foreshadowed in Jewish literature long before Herzl and the modern state of Israel. Often it becomes the path which leads the disillusioned Jew back to religious faith.

According to the journalist Mira Bar-Hillel, Rabbi Faivish Vogel, representing the large Hassidic sect known as the Lubavitch, met Maxwell just before his death to discuss the retrieval of precious documents from Russia. If Maxwell was sympathetic to the Hassidim, many of whom are highly critical of secular Zionism, this suggests that he had evolved from the political to the religious plane.

Maxwell probably never read this century's great philosopher of Judaism, Franz Rosenzweig. But the magnet for whom, despite the Holocaust, the German-speaking culture of central Europe meant so much would have appreciated the sage of Frankfurt. Nobody wrote better on the Jewish view of death than Rosenzweig, who died in 1929 at the age of 43 after seven years of paralysis.

Rosenzweig rises to ethereal heights as he writes of the wearing of the prayer shawl on the Sabbath and on wedding days as a foreshadowing of the death shroud, worn on the nine days of Awe, culminating in the Day of Atonement: "Man is utterly alone on the day of his death, when he is clothed in his shroud, and in the prayers of these days he is alone also... On the Days of Awe, too, he confronts the eyes of the judge in utter loneliness, as if he were dead in the midst of life..."

Robert Maxwell, too, died in the midst of life, naked and alone. His self-importance may seem alien to the humility required on Yom Kippur. And yet it was of eternal wanderers like Maxwell that Rosenzweig wrote: "There is... scarcely an individual within Jewry that does not regard his manner of sacrificing what is unimportant in order to stabilise the rest as the only right manner; and who, therefore, does not consider himself the true 'remnant of Israel'. This he actually is." Maxwell may have served Mamon, but in his way he worshipped God.

As Prince Charles opens MPs' new offices, Marcus Binney rejoices that they avoided a hideous fate

Whitehall's spirit saved

Victorian dreams of a Whitehall lined from end to end with great Imperial ministries happily never quite came true. A few determined individualists at either end of the street defied the encroachments of the state, and retained the jostling narrow plots of earlier centuries, sparing Whitehall from the kind of monotony that has since overtaken Victoria Street.

Yet the battle was nearly lost again in the 1960s when government compulsorily purchased the whole block along Bridge Street and Parliament Street opposite Big Ben and the Treasury, intending to flatten them for a vast block of MPs' offices.

"One simply cannot understand the thinking that endorsed... the destruction of such fine work and its wholesale replacement by concrete and glass," writes the speaker, Bernard Weatherill.

A few may lament the loss of an opportunity for a major statement by leading contemporary architects, but what has been preserved is far more quintessentially London. Instead of yellowing net curtains that announce government office blocks all over London, you look through sash windows to chandeliers, handsome plasterwork and library bookcases.

The architects who deserve credit for this subtle transformation are the Casson Conder Partnership, though when Sir Hugh Casson retired, two of his partners, David Ramsay and Tony Tugwell, set up practice on their own and took the commission with them. Ramsay is a deft watercolourist with a real eye for the picturesque qualities of London, and his greatest stroke has been to remove the hideous 1930s top storeys added to the corner building overlooking Parliament Square. Instead he has reconstructed the original dome, cleverly making it a little taller and bolder, and intriguingly like the octagonal domes of the twin churches in Rome's Piazza del Popolo.

Like their Victorian predecessors, Ramsay and Tugwell are not averse to having fun. The narrowest building in Parliament Street, with Venetian style trios of arches, becomes the entrance and in place of a hideous Sixties shop fascia they have inserted a glorious Romanesque portal worthy of Gilbert Scott. Inside, a marble stair leads up to a delightful new Strawberry Hill Gothic corridor (you can glimpse the vaulting from outside).

Two 18th-century houses in the middle of the row were deemed unsuitable for offices and have been restored as houses for the Serjeant at Arms and his deputy, retaining a handsome chinoiserie staircase. The showpiece is the old Whitehall club designed by Parnell, architect of the tragically demolished old Army and Navy club. The design brilliantly overlays the columns of

Inigo Jones's Banqueting House on a Florentine palazzo like the Travellers' and Reform clubs. The Whitehall club fell on hard times and was taken over and kitted out in 1905 by Pearsons with even more elaborate cigar-box woodwork. All this has been retained as well as the splendid iron grilles enclosing the lift shaft, though the lift itself is a new glass box rising gracefully on a hydraulic ram sunk 90 feet into the ground.

The colour schemes are bright and fresh throughout (an improvement on the somewhat bilious decoration of the Norman Shaw building). The numerous specially woven carpets (one senses subtle advice from the V&A) are a triumph that could wonderfully transform badly decorated Victorian hotels and public buildings throughout the land and should be available through the House of Commons' profitable shop.

The big question now is what will happen to phase two of the development of Bridge Street and the Embankment, where London Transport has made a pre-emptive strike on the imposing St Stephen's club on the corner overlooking the river. It has long caught the eye by virtue of the mirror glass set uncomformably in the Portland stone facade. London Transport has sought a private Bill which will allow it to demolish the buildings, without listed building consent, for works on the Jubilee line. It is to be hoped MPs will once again see the potential of these buildings "through the grime and the unsightly additions of later years", to quote from their own excellent booklet. After all, Michael Hopkins, the architect working on the scheme, has shown how brilliantly old and new can be integrated with his *Financial Times* building.

For the pavilioned splendour of St Stephen's mansard roof is part of a procession of buildings with striking silhouettes running from Westminster Bridge to Charing Cross.

The other message to stand out is how much better the other side of Parliament Square would be without its massive ministries. Let the DTI and the DoE be moved forthwith to Docklands and open, public competitions held for the widest possible range of ideas to replace them. A Canadian practice has taken the initiative of showing how the DoE's Marsham Street towers (London's most hated building) could be disguised by the addition of yet more triangular towers. But this is simply compounding the crime. Let these monstrosities be replaced with an architecture more sensitive and responsive to the streets around them. The DoE's hideous windswept podium raised above blank walls at street level must give way to new buildings with doors and windows on the pavement edge.

Picture, page 5

Professionals swallow too much of the arts cake, says Richard Morrison

What is art and where do you find it? That is a gruesome question for a Saturday morning. But in the week of the Arts Council's annual report (a document that, on the whole, makes Yellow Pages read like Ian Fleming) and the announcement that the government is increasing arts subsidy by a whopping 14 per cent, some return to basic definitions is in order. Too long have politicians and bureaucrats been allowed to get away with sweeping assertions about "supporting the arts". When one scrutinises the Arts Council report to see where our taxes go, "the arts" turn out to be defined surprisingly narrowly.

Rock bands don't get subsidy — why, the idea is absurd! — but extremely rich opera singers may. Fifty "carnival bands" received Arts Council subsidy, but not one of Britain's marvellously virtuosic brass bands. The *London Review of Books* receives £23,760, *Feminist Art* News gets a politically correct £21,500 and *Creative Camera* finds that a £46,340 handout helps focus its editorially very creatively. Yet other publications covering similar territory are told to sink or swim as commercial propositions.

None of these awkwardly invidious matters intrudes upon the Mitterand-like grandeur of Lord Palumbo's "Chairman's Introduction". His is a world of stupendously nebulous visions, of "refurbishing the cultural fabric of the nation", of a World's Fair and another Festival of Britain.

Nor does the vociferous arts lobby help our search for definitions. Take David Thacker, director of the Young Vic, who wins this week's Sir Peter Hall Award for Melodramatic Whingeing with his wonderful aria: "The Arts Council should make it unambiguously clear that if we have another Conservative government, British theatre will fold up."

He does not mean British theatre, of course; he means British professional theatre. And actually, not even that. Andrew Lloyd Webber won't "fold up". Neither will that gritty band of theatre producers — the likes of Michael Codron, Cameron Mackintosh and Duncan Welton — to whom subsidy is an unknown word. But herein lies the clue to the whole business. The Arts Council is really the Professional Arts Council. When it does subsidise amateurs — as with those 50 carnival bands — there are usually social-work strings attached. Its view of the British population as a whole is that we are consumers, not participants. That chimes conveniently with the vested interests of the professional arts lobby, of which Mr Thacker is such a flamboyant example.

Consequently, the picture of the arts in Britain painted by the Arts Council's report is hugely distorted. Indeed, the report should be read only in conjunction with another, rather more fascinating, recent publication: the Policy Studies Institute's *Amateur Arts in the UK*, by Robert Hutchinson and Andrew Feist. It reveals a teeming underworld of culture that actively involves far more of the population, costs the taxpayer almost nothing, and covers a much wider spectrum of creativity than that encountered in the subsidised sector.

Some PSI statistics are astounding. Twelve million of us attended an amateur operatic or dramatic society performance last year — more than the total attendance at all West End theatres. Around 100 different types of dancing are taught in adult education classes in inner London. The British Association of Barbershop Singers has nearly 2,000 members, and a mind-boggling 28,037 killed fanatics are in the Royal Scottish Country Dance Association.

And so on. There is particularly good news about the 16-19 age range, which has the highest involvement in amateur arts. Far from being obsessed with the ephemera of rock — as those responsible for "yool" programming on television sometimes appear to imagine — today's teenagers are admirably eclectic in their cultural tastes. More than 350 drama groups have joined the National Association of Youth Theatres in the last nine years, for instance, and a survey of brass bands discovered that 65

per cent of their members were under the age of 30.

All in all, the PSI boys reckon that six million of us are actively involved in the arts — though these "arts" are very different from what the Arts Council or the politicians mean. The PSI includes origami and broders. Nevertheless, the thrust of the survey is clear. Britain is bursting with creative people. That is heart-warming news; more heart-warming, even, than a production at Mr Thacker's Young Vic.

Nor should the term "amateur" be used as a synonym for "inferior". In many rural areas, amateur art is frequently the only art. Rather, the distinction should be that proposed by Peter Brook, between "deadly arts" and "lively arts". And deadly art can as easily be encountered when the Royal Opera stages *Les Huguenots* as when a local drama group puts on *An Inspector Calls*.

But here's the rub. The amateurs are becoming, if not militant, at least gently insistent that they should receive a little more of the £561 million that



No horn of plenty: brass band players and other amateurs deserve better treatment from the State

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British taxpayers invest in culture. At present, about £5 million finds its way to them. Last month, the campaigning Voluntary Arts Network was launched, chaired by the former arts minister Sir Richard Luce. It points to deteriorating resources, leading to the demise last year of two valuable umbrella organisations: the Amateur Music Association and the British Theatre Association.

In theory, the climate is changing to the amateurs' advantage. The Arts Council is devolving many powers to ten new regional arts boards — though that is a process which, as its own secretary-general admits, might seem to outsiders like "an infusing and probably costly exercise in bureaucratic narcissism". These boards are more likely, the theory goes, to be responsive to regional needs. So if there are strong local aspirations for amateur arts, that is where some money should go.

In practice, nothing of the kind will happen. The PSI report points out that throughout the 1980s, funds designated for amateurs by the old regional arts associations actually dropped. What increased was funding for community arts — a very different game, in which professional arts "activists" work with the "disadvantaged" or minorities to produce art that often has a specific political or social agenda. The community arts lobby has been canny at wresting subsidy from the amateurs, on the grounds that the latter is middle-class and well able to support itself. Yet the PSI survey suggests that amateur arts draw support uniformly across the social spectrum.

Nobody is suggesting that the professionals stop receiving the lion's share of public subsidy. But our society is too consumerist already, and present Arts Council policy casts us, the general public, too rigidly in the role of passive imbibers. It is time that we spent a little money on helping those who want to kick up a song and a dance for themselves.



...and moreover

PHILIP HOWARD

Marks & Sparks are introducing new notices for all their fast-lane check-out points. Where at present they say, "Less than five purchases", in future they will say, "Fewer than five purchases". This change follows complaints from customers that the former notice was grammatically WRONG. As usual, when customers start banging on about grammar, the position is less black-and-white than is dreamed of in their authoritarian philosophy.

I go to Marks & Sparks for knickers, sandwiches, and suits, which are jolly good value for those of us who have to wear the four things (suits) as a respectability symbol to work. For grammar, I do not go to Marks & Sparks. It is not their line. If grammar is what you want, you should read modern writers of all sorts, grammarians, philosophers, and the OED. To go to M & S for it is to make a category mistake. The offending notice is not wrong because it is misleading. Even Guy de Maupassant would not misunderstand a notice saying, "Less than five articles", and he is stuffed and in the Natural History Museum. But blessed St Michael wants the best for his customers in everything, including grammar. The proper reason for the change is that the old wording offended the linguistic sensitivities of a significant number of purists, precisians, and good eggs who care about the language. It showed that the manager in

charge of writing notices for M & S was sloppy with his grammar. And if they are sloppy with that, they might also be sloppy with their prawn and mayo sandwich fillings and knicker gussets.

Less and lesser are the comparatives of the adjective little. Over the centuries they have a long and tangled history. There are perfectly good examples from good writers, including one of our most literate and pedantic prime ministers, of "less" being used in the way that got up the knickers of the M & S customers. But the modern tendency is to use less with mass nouns that you cannot count: less sugar, less courage, less gobbledegook. In *Henry VI Part I*, John Beaufort, Duke of Somerset, leading the Lancastrian faction, addresses his uncle York: "I owe him little duty and less love." He also has the splendidly snobbish line in dynamic abuse of York: "We grace the yeoman in conversing with him." For plurals that you can count, the modern preferred comparative adjective is "fewer". Fewer commuters, fewer gladiators. This distinction between less and fewer is useful and logical, and careful writers and speakers preserve it. If somebody uses less where fewer is the modern convention, he or she is sending up a signal: "I can't be bothered with or I have never learned the nicer grammatical distinctions." To some people this signal can be as offensive as BO.

This is the "rule". I wish it

were as simple as that. But there are some plurals that are the equivalent of singulars of indefinite amount, uncountable plurals, for example, clothes. "I do wish you would bring less clothes. Who needs 39 frocks for a weekend?" I think that less is tugged into being used informally, instead of fewer, by analogy with more, which is used as a comparative both of such (with mass uncountable nouns) and also of many (with plural countable nouns). More sugar, but also more chocolate éclairs. So you find one of our literary novelists writing: "I wish they would send less delicacies and frills and some more plain and substantial things." A brass-bound pedant would say that this is wrong, and that it should be "fewer delicacies and frills". But the brass-bound pedant would be missing the rhetorical balance between less and more. We cannot allow our brass-bound pedants to rewrite our imaginative literature, or even our notices in M & S. They would sound insufferably stiff and cold.

When you get to nouns that used to be plurals but have turned into singulars, the fetid about fewer and less becomes ever riper. Data used to be the plural of datum. The computer wizards, because they deal with such uncountable trillions of singular "datum"s, have turned data into a mass uncountable singular like sugar. If you said "I want fewer data" to a computer wizz, you would sound like an innumerate prat.

Ménage à trois

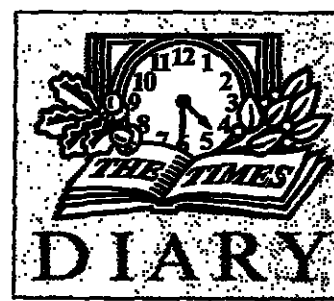
SPITTING IMAGE would surely reject it as too fantastic. Mrs Thatcher, Neil Kinnock and Jacques Attali, head of the European Bank of Reconstruction and Development, stuck in the same room, making small talk while they wait for an obscure Soviet politician who has failed to turn up on time.

Yet this bizarre comedy almost became reality last week at Claridge's, when the unlikely trio were booked one after the other to meet Nursultan Nazarbayev, president of the central Asian republic of Kazakhstan, who was on a four-day visit to Britain. Claiming a virus, Nazarbayev kept all his guests waiting. For Kinnock and Mrs Thatcher, who for nearly eight years, like it or not, had no option but to deal with each other on a regular basis, it was their first meeting since the left office. Although Mrs Thatcher had campaigned for the European bank to come to London, Attali is not high on her list of friends and the two managed little more than a curt "good morning". One can only wonder what the two British politicians said to the Kazakhstani president when they eventually got to see him.

The atmosphere was not helped when the reason they had been delayed then emerged from Nazarbayev's suite in the shape of Attali. Although Mrs Thatcher had campaigned for the European bank to come to London, Attali is not high on her list of friends and the two managed little more than a curt "good morning". One can only wonder what the two British politicians said to the Kazakhstani president when they eventually got to see him.

After the show

COULD today's Lord Mayor's show in London be the last? If Labour is in government by next November the new mayor, Sir Brian Jenkins, who was installed



yesterday, could be left with little more than his ceremonial robes and carriage. Jenkins, however, is confident that the City of London, an institution which stretches back over 800 years, can ride Labour's plans to strip it of its powers. During his year in office Jenkins will not live in the mayor's customary home at Mansion House because it is being refurbished, but at 11 Ironmonger Lane. The mayor's guests can look forward to Jenkins's excellent personal cellar — except that Jenkins and those around his table are never certain what they are drinking. His cellar is housed in an air-raid shelter in his garden. A few years ago his teenage children left the garden hose on all night. The resulting flood left the wine unaffected, but without a single label attached to the bottle.

The Tory campaign in the Kin-cardine and Decide-by-election was an unexciting affair, despite the best efforts of Sir Geoffrey Howe. Taking time off from canvassing the day before polling in order to enjoy a pub lunch with party workers, he removed a coat from a bar stool and placed it carefully beside him. What he did not realise was that he had draped the coat on top of a lamp. Within minutes Sir Geoffrey was complaining that he could smell burning but was assured that it was the land-

lady's home cooked steak pie. Seconds later flames burst from the raincoat beside him — the nearest the Tory campaign came to catching alight.

One that got away

THE publication this week of *Fly Fishing* by J.R. Hartley, ghost-written to cash in on the television commercial, has left one Hartley decidedly unamused. Gilbert Hartley, aged 76, a retired Sussex fisheries inspector from the Ministry of Agriculture, Fisheries and Food, says he is getting "nightly bored" with his family being confused with the character in the advertisement.

By coincidence, both his father and grandfather were called John Robert Hartley, and both were keen fly fishermen. To add to the

The famous J.R. is on the other channel



confusion Gilbert Hartley has been writing on salmon conservation for more than 50 years and, in the 1940s, pioneered the tagging which revealed that salmon migrate as far north as Norway. But he will not be buying the book. "I resent the fact that they have used my name, and people have been getting a laugh out of it. I saw quite enough fish during my working career without going looking for more."

Awaydays

LABOUR is convinced that the government is "hiding" John Major abroad when he should be facing some hard probing from Neil Kinnock at prime minister's question time. Major has missed four of the last five ritual confrontations with the Opposition leader, being variously at the Commonwealth conference and the Nato summit.

Since becoming prime minister almost a year ago Major has spent 43 days abroad, not including his holidays. When the twelve months are up it will be 45 days, a substantial increase on the 38 days Mrs Thatcher spent overseas in her last year — including the fateful trip to Paris, the day of the first Tory leadership ballot. In 1989 she clocked up 40 days, and the year before that 44.

Major's figure is also surprisingly high in that a prime minister can usually be expected to spend the first year in office attending primarily to domestic affairs. Blossoming on the world stage tends to come a little later. Mrs Thatcher spent 40 days abroad in her first year in office. "You cannot make a straight comparison because there are more international conferences now, 1979 is very different from 1991." In any case, Major still has a long way to go — literally — to catch up with George Bush, who this week cancelled a two-week tour of Japan and Australia in the face of growing criticism at home over his long periods of absence.

Brussels is making an impression. Info 92, a new reference book by Hutchinson and Gallup, published later this month, reveals that 44 per cent of the population have no idea where the EC headquarters is — considerably fewer than those who knew the location of next year's Olympic Games.



SCOTLAND

No, the Tory party has not suffered an electoral catastrophe at Hemsworth, at Langbaurgh and at Kincardine and Deeside. No, the Labour party has not stumbled just when it most needed a breakthrough. No, the Liberal Democrats are not able at last to greet a new dawn. The British love a horse race and it matters not a jot that some horses are ridden back-to-front, some carry different weights, some have eccentric riders and all stop dead at the first hurdle.

The result may be great fun and give rise to wondrous silly talk on radio programmes, but it really says nothing (saving the blushes of Ivor Crewe in today's *Times*) about who will win a general election. By-elections, if they are not pure Eutawill, are no more than a "slap on the wrist" of a ruling party. The slap varies according to so many factors extraneous to general election politics as to render any resulting forecast speculative.

That said, one of the polls, that at Kincardine and Deeside, does offer an excuse for reflecting on the state of politics north of the border. The Tory party's representation there has now fallen from 22 MPs in 1979 to just nine out of a total of 72, the lowest since the Liberal heyday of 1910.

While ministers claim this has no bearing on their democratic legitimacy in Scotland, that claim cannot be taken seriously. Those same ministers (rightly) call foul against Brussels when it asserts supranational sovereignty in matters of proper concern to a subordinate parliament. Voters, they say, must be governed by accountable majorities at a constitutional tier appropriate to each area of policy.

Yet Scotland has its own laws, judges, education system and schemes of regional and industrial support. It may be part of a united kingdom, but it has a distinct identity that is historical, cultural, institutional and strikingly popular. Most Scots do not want full independence from Britain, but therefore to reject all further consideration of devolution is specious and dangerous folly on the part of the quasi-colonial governors sent north from Whitehall and Westminster.

Even in once-Tory Deeside, polls found 70 per cent of voters wanted some form of

devolved government. In 1979, the devolution referendum was lost only on the rule that over 40 per cent of the total electorate (not of those voting) had to vote in favour. With the Tories now trailing even the Liberals in Scottish representation at Westminster and an apparent resurgence of political Scottish Nationalism, some form of devolution is now a moral as well as electoral imperative for the Tories.

Finding constitutional structures for regional devolution is notoriously hard. The search is on in Spain and Yugoslavia, in Czechoslovakia and Northern Ireland, indeed in every country where regional identity is suppressed by forces of national and supranational centralism. The Tory party is a serious offender in this respect. Its cabinet is contemptuous of all local governments owing fealty to its rule, whether in Hong Kong, Ulster or Great Britain, yet fiercely defensive of that cabinet's own prerogatives against erosion at the hands of the European Community.

The vast majority of Scots are demanding greater control over their affairs. Control is symbolised by an elected assembly with real power, of which the most central is the power to raise revenue, a power that the Tories are now stripping from local authorities throughout the land. Certainly the Scots would strengthen their case if they accepted fewer MPs at Westminster and an end to the lucrative block-grant formula that benefits them at the expense of English taxpayers.

But they were rightly infuriated at having their local taxes chaotically arranged and disarranged by London. They find it inefficient and offensive to have their hospitals, their railways, their steelworks, their universities constantly upheaved by an overweening government to the south. And then to be assured by the Scottish secretary, Ian Lang, that they would not really like devolution, because it might mean more responsibility and even more taxation, is the height of neocolonial hubris. If Kincardine and Deeside at least shows the Tories the folly of their treatment of Scotland, a by-election may have taught somebody something useful for a change.

IRELAND

Charles Haughey said on radio yesterday: "I shall still be Taoiseach next week." Even if the Irish prime minister wins his parliamentary vote of confidence, the Fianna Fail party cannot welcome the prospect of the electorate carrying out a public execution of its leader at the polls. The party's 77 members of the Dail will today decide between Mr Haughey and the sacked finance minister, Albert Reynolds, who has emerged as a leading candidate for the succession. Whether or not Mr Haughey stays, Dublin's support for the Anglo-Irish Agreement looks likely to continue. But the passing of Mr Haughey, together with the recent election as president of Mary Robinson, would signify a welcome change of generation in Dublin.

In London and Belfast, Irish politics are watched with a mixture of fascination and incomprehension. The lack of clear ideological division and the blight of proportional representation gives greater importance to personalities and cronyism: to Mr Haughey's coalition partner Desmond O'Malley, leader of the Progressive Democrats; to the leader of the opposition, Fine Gael's John Bruton; to the Labour leader Dick Spring; to the European agriculture commissioner Ray MacSharry. Mr Haughey stands head and shoulders above these in political, though not in moral, stature. Thrice Taoiseach and in power without a break since 1987, Mr Haughey has dominated the dominant party of Ireland for 12 years. To write him off, even now, would be foolish.

This time the accumulation of scandal, ill-health and tedium have combined to create a crisis of confidence deeper than any that Mr Haughey has faced before. The public defection of three senior colleagues — Mr Reynolds, the environment minister

Padraig Flynn, and a member of his own office, Maire Geoghegan-Quinn — is less serious than discontent among the rank-and-file. The party simply believes it might do better without Mr Haughey. The worms of Fianna Fail may turn.

Mr Haughey's most dangerous enemies have so far stood on the sidelines. Mr Reynolds is generally considered a parochial politician. Even if the prime minister were to lose today's vote, Mr Reynolds might well be no more than a caretaker leader. Mr Haughey would probably like to hang on at least until Mr MacSharry returns from Brussels in a year's time. The influential commissioner has no interest in precipitating a change of leadership before he is ready to return.

A political culture in which a prime minister can, by manipulation rather than refutation, survive so many plausible accusations against his character and conduct is not in good shape. The opposition leader, Mr Bruton, has so far failed to persuade the country that he could improve on Mr Haughey's handling of either of the great constitutional issues facing the Republic: its relationships with the North and with the European Community.

From Westminster, cynical voices can be heard suggesting that "Houdini" is preferable to any alternative. Mr Haughey's old-fashioned Irish nationalism is for domestic consumption, while his Anglo-Irish policy is, though opportunistic and unimaginative, at least safely consistent. Yet while Dublin's policy towards Ulster would be the same under any leader, that is only true as long as Britain's policy does not change. If there is to be any constitutional movement in Ireland, North or South, then a new broom with a new mandate in Dublin must be welcome.

... AND ENGLAND

When Alexander Herzen first visited an English court in 1853, he was taken aback by "the comicality of the medieval *mise-en-scène*", at the end of which a judge appeared "wearing a fur coat and something like a woman's dressing gown". Herzen, a utopian socialist, doubtless interpreted this bizarre spectacle as a ritual of ruling-class power, but he had also stumbled upon a national characteristic: the English love to dress up.

Oxford University's student union, OUSU, is seeking to buck the fashion for formal dress. The union wants the gowns and white-tie uniform, long the official dress for undergraduates taking their final exams, to be made optional. The compulsory "subfusc", union officials say, subjects examinees to unnecessary indignity, compounds the breakdown-inducing pressure of finals, and gives outsiders an unfavourable impression of a university still failing to attract sufficient applicants from state schools.

Oxford's august assembly, Convocation, should take note. The gown, originally indicative of the links between priesthood and learning, is now an obsolete trapping which reinforces the division between town and university. It should not be forced upon anyone who does not wish to wear it.

The argument in Oxford has relevance far beyond the examination schools. The taste for elaborate attire is a peculiarly English one. It is notable that the Church of England, though the descendant of a protestant reformation, has always found room for those strongly sympathetic to the use of ceremonial vestments by the clergy. The

strength of the High Church tradition in this country, from Archbishop Laud to the present day, reflects the English affection for ceremonial garb as does the pantomime of the Oxford examination system.

Among the judiciary, extraordinary outfits and opaque language compete to alienate the layman. The wigs and gowns worn by barristers and judges are supposed to signify the majesty of the law and the gravity that should surround a trial. They are in practice a form of obscurantism, making the law mystical rather than authoritative. Their primary function is to cordon off the legal profession from a puzzled laity.

Fancy dress can be fun, and the defenders of professional costume often decry the instinct to do away with it as puritanical. But gowns and wigs are not as innocent as cakes and ale. They confer on those that wear them an artificial aura of dignity and aloofness. They invite deference where none may be deserved.

Uniforms are a feature of all human societies, but there is a clear distinction between a uniform and a costume. One is worn as a mark of identification, while the other demands obedience. A policeman on the beat needs to be visible to the public, whereas a judge expects those before him to quake. But a judge should not require the protection of fur and fabric to see justice done, any more than Oxford students need gowns to remind themselves of their scholarship. The mark of excellence should be performance, not gaudy clothing.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 071-782 5000

Clerical stipends: making ends meet at the rectory

From the Reverend Allan Campbell-Wilson

Sir, I find your comments on the remuneration of the clergy ("Scenes from clerical life", leading article, November 5) a trifle unworthy.

Six years ago I left the teaching profession to join the stipendiary clergy of the Church of England. At that time I took a drop in annual salary of £2,500. Today the difference, assuming that I had not achieved any promotion as a teacher, is more in the region of £6,000. Even taking into account invisible "fringe benefits", this is a considerable amount of money.

It is open to me to return to teaching, but I will not take that option simply because, like most clergy, I follow my vocation not for financial benefits but because it is what I am called to do.

Yours faithfully,
ALLAN CAMPBELL-WILSON,
St John's Vicarage,
45 Lethbridge Road,
Middlesbrough, Cleveland.

From the Reverend C. J. Elliott

Sir, Few of my colleagues in the Church of England dream of episcopal palaces, let alone preferment, nor do they whinge about getting on with the job they believe they were called to do. They pay their own fuel bills while many of their Nonconformist colleagues have theirs paid. Many Roman Catholic priests (with all due charity) can afford a vow of poverty because they live all-round.

Living within walking distance of one's workplace in a rural environment — one of the "intangible advantages" to which you refer — still requires a car for travelling to far-flung corners, which has to be paid for out of my stipend. Working expenses are paid, yet I still have to provide the car necessary for my work.

No, Sir, we do not grumble (except privately to our wives on bad days) because we love our work; but we are placed in the invidious position of having to justify our worth in the market place (as we encourage our people to give more while the Church Commissioners provide even less) and then having to vote our pay rise at diocesan synod.

Anglican clergy serve the whole community — all who do not come under another denominational umbrella are free to call on our services whenever they like. Yet the true cost of providing such a service falls upon the very small minority who regularly join in public worship. Perhaps if we charged a realistic fee — at least twice the present rate — for the occasional officiant such as weddings and funerals the Church would be assured of a much greater income.

Yours sincerely,
CHRISTOPHER ELLIOTT,
The Rectory, Prayers Hill,
Sible Hedingham, Halstead, Essex.
November 5.

Transplant services

From the President of the British Kidney Patient Association

Sir, Mr Ross Taylor, the Newcastle transplant surgeon who has opted out of the UK transplant scheme because he is giving more kidneys than he is receiving (report, October 25; letter, October 31), has the sympathy of all of us involved with the plight of dialysis patients. So long as the present inadequate scheme exists transplant surgeons will continue to use kidneys harvested locally for the benefit of their own patients, many of whom would die without them.

A Gallup survey that we commissioned in July showed that 74 per cent of the adult population are willing for their kidneys to be transplanted after death and 61 per cent favour an opt-out scheme.

An increasing number of surgeons, physicians and MPs share

From the Reverend Robert Ellis

Sir, There is a fantasy that the Anglican clergy have a "one-day-a-week job". Indeed I have heard it said that the increased workload of Edward Heath's compulsory three-day week in 1973 nearly killed us. All this is far removed from the truth.

Perhaps it is time to ask why the Church of England still seems to require its parish clergy to work the traditional six days a week, when society is moving towards a five-day week. The problem for most bishops is not lazy clergy but the "workaholics" and the ridiculously high expectations many clergy have of themselves.

The luxury of the free but tied housing in the parish is liberating and important, but it is achieved at a price. To be one of the few caring professions which live in the community, not only "over" but "in the shop" as well, solves some problems but raises others.

Time off is like trying to take a camping holiday in the office or your Christmas dinner in the staff canteen. "Fibbing" in trying to protect leave and days off does not come easily to many spouses and children. Hardheartedness to an obvious need or crisis comes even less easily.

When I vacated the vicarage and became a diocesan civil servant, my family thought they were on permanent holiday. Meals were finished in the same place they had been begun, and the telephone was checked constantly to make sure we had not been cut off.

Yours faithfully,
ROBERT ELLIS,
The Pump House,
Jack's Lane, Marchington,
Uttoxeter, Staffordshire.
November 6.

From the Reverend R. F. Dossetor

Sir, It would appear unlikely that vicars will enjoy a standard of living similar to that which they had before the war unless they do another little job during the week. It would be a pity if the vicar had a smaller salary than his curate who taught in a local school, or his lay reader who worked in a bank, because this would standardise a two-tier system.

In 1961 in the diocese of Southwark, when there was a shortage of teachers, incumbents were encouraged to do part-time work in a variety of schools. Those who did so were surprised and pleased to note that their bank statements had turned from red to black. But ten years later they were told that, though they might continue to teach, the money they received must be deducted from their stipend.

The reason given was that the laity would cease to give generously if they saw the clergy helping themselves, but I suspect the real reason was the notion that there were tears in heaven when some

priests were better off than others.

If, however, a vicar received less than the minimum wage from the diocese there could be no objection to his topping up his pay in the classroom or in a psychotherapy clinic. Although it is sub-Christian to rate occupations by the salaries they command, over a long period pay does influence status.

Yours,
FRANK DOSSETOR,
42 Fowler's Road,
Salisbury, Wiltshire.

From the Reverend Michael Tristram

Sir, When considering clergy remuneration, your leading article invites readers to look beyond the actual stipend of around £12,500 p.a. and to remember the various benefits in kind which clergy might receive, particularly housing, making a total "package" of more like £20,000 p.a.

But what happens on clergy retirement, or long-term sickness or early demise? It is not possible to move to a "package", or for a "package" to provide the clergyman's dependants with their housing. Clergy wishing to secure proper, independent provision for their dependants in any of these eventualities must turn (in addition to any possible diocesan handout) to life assurance or such like. Benefits in kind will not pay the premiums for such important provision.

In any continuing debate about the clergy's lot, please let the disadvantages (financial and in kind) be taken into account as well as the benefits.

Yours etc.,
MICHAEL TRISTRAM,
The Rectory, Upper Clatford,
Andover, Hampshire.

From the Reverend Alan Cooke

Sir, Your leading article today is timely. It is surprising how many clergy who regularly express sympathy with the plight of the poor can complain of the inadequacy of pay, housing and conditions of service which to many people in many parts of England will continue to be unattainable.

If the clergy are to continue to proclaim the sacrificial nature of Christianity, then we could surely do with fewer clergymen who regard a middle-class lifestyle as the natural concomitant of priesthood.

It should not be forgotten, incidentally, that the clergy have the opportunity to contribute towards their own pay, via the collection, which is in turn recycled via the diocesan quota to pay over 50 per cent of the parish clergyman's stipend. In some parishes, indeed, the largest individual contribution to his own stipend may well be made by the vicar himself.

Yours faithfully,
ALAN COOKE,
The Vicarage, Milne Street,
Chadderton, Oldham, Lancashire.
November 5.

the list and I know several patients in this region who have waited far longer, one over ten years.

A renal failure patient such as myself costs over £10,000 per annum for treatment, a kidney transplant, which is likely to be 80 per cent successful today, about £8,000, plus a small sum annually for drugs.

There is no doubt therefore how much the hard-pressed NHS could save and how much relief and pleasure it would bring to so many patients if all organs were available for transplant unless the individual had specifically opted out. This could so easily be marked on the electoral roll.

Yours sincerely,
C. W. C. GREEN,
Red House Farm,
Badingham,
Woodbridge, Suffolk.
November 2.

The Turner prize

From Mr Waldemar Januszczak

Sir, Richard Cork and David Cohen seem confused about this year's Turner prize (Saturday Review, November 2). Richard Cork, surveying the youthful shortlist, complains that the prize "ought" to be reserved for artists with a track record "of at least a decade..." In fact the terms, stated clearly by David Cohen in the adjacent article, now specify that it will be awarded to "a British artist under 50 for an outstanding exhibition in the last 12 months".

In other words it is not supposed to be a distinguished service medal, but rather a way of recognising outstanding new work. Channel 4 is sponsoring the prize precisely because it is no longer a reward for being around a long time.

Yours sincerely,
W. JANUSZCZAK
(Commissioning Editor, Arts),
Channel Four Television,
60 Charlotte Street, W1.
November 4.

Economic indicator

From Mr N. Hely-Hutchinson

Sir, Timothy Simon (letter, October 29) concluded that the recession was still with us because his plumber had returned a telephone call on the same day. My plumber was equally willing to come out immediately, "because", he said, "I'm off to Florida tomorrow". Conflicting signals it seems.

Yours faithfully,
NICHOLAS
HELY-HUTCHINSON,
44 Mysore Road, SW11.

Theatre rebuff not the ticket?

From Mr Nick Montagu

Sir, I joined the queue at Her Majesty's Theatre for the advance booking of seats for *The Phantom of the Opera*. The couple immediately in front of me were booking for a matinee on August 22 next year and, not unreasonably, asked for seats in the centre of the front row of the dress circle.

The booking clerk was immediately able, without checking, to tell them that they were not available and, on being pressed on whether this was because blocks were allocated to ticket agencies, made clear that such seats could never be obtained direct from the theatre.

Although my eavesdropping prepared me for being told, in response to my more modest request for seats at a matinee next April, that only restricted-view stalls or dress circle seats were available, it also raises questions about the ethics of the theatre's approach.

With the line between steep agency booking fees and over-inflated ticket prices becoming ever more blurred (one agency listed prominently in the Yellow Pages, this week offered a colleague for £75 an "admittedly black market" ticket for *Miss Saigon* with a face value of £28), there is a danger of theatres encouraging practices that, when applied to Wimbledon or the rugby World Cup, reportedly attract police attention.

On the (probably fair) assumption that Her Majesty's is not alone among theatres stalling seats to adopt this approach, the Society of West End Theatre would do well to address the issue.

Yours faithfully,
NICK MONTAGU,
32 Grosvenor Road, W4,
November 6.

Appropriate moniker

From Lady Saloun

Sir, In Scotland in bygone days, all women were styled by the dignified title of "Mistress", so much nicer than the miserable "Mrs" (John Grigg's article, "Trouble with moniker", November 2). If a woman were unmarried she might be "Miss Jean Brown", but on marriage she might become "Mistress John Smith". Even nowadays, a married woman would be described in legal documents as "Mrs Jean Smith or Brown", thus keeping her maiden surname.

Finally, I think it is a pity and confusing, especially to foreigners, that the husband of a female peer does not become "Lord Soap", as the wife of a peer becomes "Lady Soap".

Yours faithfully,
LADY SALOUN,
Cairnburg Castle,
Fraserburgh, Aberdeenshire.
November 3.

From Mrs Hannah Edmonds

Sir, John Grigg makes a good point about the universal use of first names these days, even between strangers. Such usage, on first introduction, debases human relationships and leads to a loss of dignity.

I found it quite inappropriate, when my 86-year-old mother-in-law was in hospital last year, for young nurses barely out of their teens to address her by her first name. This is no doubt intended to be "friendly" but there is a patronising tendency to address the elderly thus in residential homes, clubs and hospitals.

Yours sincerely,
HANNAH EDMONDS,
Firknack, 3 Oldfield Road,
Bromley, Kent.
November 2.

No easy riding

From Sir Anthony Grant, MP for Cambridgeshire South West (Conservative)

Sir, The latest tragedies arising from so-called "joy-riding" should get a reaction from responsible car manufacturers. Surely adequate security devices should be a standard fitting on all new cars and not merely an option like cassette players.

If manufacturers will not voluntarily co-operate then the proposed legislation of the home secretary should compel them to do so, as it does over seatbelts and, indeed, brakes.

Yours faithfully,
ANTHONY GRANT,
House of Commons.
November 2.

Too near for comfort?

From Mrs Avril Fox

Sir, Of recent months you have published some extraordinary photographs. There were two of Michael Heseltine, the second of which featured mainly, and looked directly up into, his nostrils. Another large picture showed a teacup with a small portion of Margaret Thatcher's face behind it. On your back page of October 31 you published a picture showing the back view of Her Majesty the Queen.

Is this a new trend in newspaper photography? May we look forward to a 9 in x 6 in of a weather-beaten ear of the Prince of Wales, of the left shoe of the Princess of Wales, or the index finger and pen of John Major as he signs an historic document?

Yours faithfully,
AVRIL FOX,
126 Edgeware Lane,
Edgware, Middlesex.
November 5.



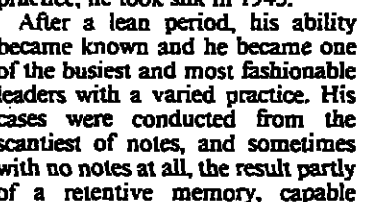
Royal engagements

Forthcoming marriages

Mr N. Wesolowski
and the Hon Pandora Mond
The engagement is announced between Nicholas, son of the late Mr and Mrs Michael Joseph Wesolowski, of Pelham Street, London, and Pandora, youngest daughter of Mrs Andrew Sinclair, of Tite Street, Chelsea, London, and of the late Lord Melchett.

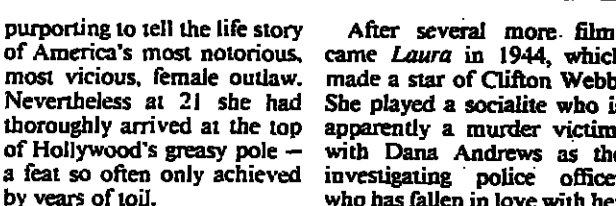
LORD SALMON

Cyril Barnett Salmon was edu-



made public attention. His name first appeared widely in the press in 1958 when he presided at the Central Criminal Court over the trial of nine youths accused of beating up coloured men at Notting Hill. At the Bar he had been conscious of his Jewish origin as a source of possible discrimination and he seized the

GENE TIERNEY



Among later films were *Dragonwyck* (1946); *The Razor's Edge* (1946) a none too successful attempt to catch Somerset Maugham's pretentious parable on celluloid; *The Ghost and Mrs. Muir* (1947); *That Wonderful Urge* (1948); *Whirlpool* (1948) and *Night and the City* (1950). But her life was already clouded by unhappiness. In 1941 she had married the couturier Oleg Cassini. During her pregnancy with her first daughter she contracted German measles and the child, Daria, was born mentally handicapped in 1943. Her marriage was foundering and, although she

In 1960 she married a Texas oil magnate, W. Howard Lee (who had once been married to Hedy Lamarr); she moved to live with him in Houston and her life achieved a new stability. She made films from time to time among them *Toys in the Attic* (1963) and *The Pleasure Seekers* (1964) and did some work for television. But basically from the early Sixties on she liked to consider herself as retired. Her autobiography, *Self Portrait*, appeared in 1979.

Anniversaries

TODAY
BIRTHS: Ivan Turgenev, novelist and dramatist. Orel, Russia, 1818; Edward VII, reigning monarch. London, 1841; Giles Gilbert Scott, architect. London, 1880.
DEATHS: William Camden, antiquary and historian. Chislehurst, Kent, 1623; Gilbert Sheldon, archbishop of Canterbury. 1663-77. London, 1677; Ramsay MacDonald, prime minister. 1924, 1929-31, 1931-35, at sea en route for Scotland.

DEATHS: William Camden, antiquary and historian. Chislehurst, Kent. 1623; Gilbert Sheldon, archbishop of Canterbury. 1663-77. London. 1677; Ran-

1924. 1929-31. 1931-35. at s
en route for South America
1937: Neville Chamberlain
prime minister, 1937-40. ne
Heckfield, Hampshire. 1944
Chaim Weizmann, first pres
dent of Israel, 1949-53. 1953-57

1952: Dylan Thomas, poet. New York, 1953: Charles de Gaulle, general, president of France. 1958-69. Colombey-des-deux-Églises 1970.

Lord Mayor admitted

Sir Brian Jenkins was admitted to office as the 664th Lord Mayor of London yesterday at Guildhall.

DEATHS: Catherine II the Great, empress of Russia 1762-96, St Petersburg, 1796; Kemal Ataturk, founder and first president (1923-38) of Turkey, 1938; Leonid Brezhnev, president of the Soviet Union 1977-82, Moscow, 1982; Sir Gordon Richards, 26 times champion jockey, 1904.

British - Italian Society
The 50th Anniversary Ball of the British - Italian Society will be held at the Savoy Hotel, on November 29. Tickets at £60 from The Secretary, 24 Rutland Gate, SW7.

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Sir Brian Jenkins was admitted to office as the 664th Lord Mayor of London yesterday at Guildhall.

Appointment

Sir Peter Harrop to continue as a trustee of the British Museum.

BBC 1

7.25 News and weather
 7.30 *Over the Top*. Animated adventures of a duck-billed platypus (r)
 7.40 *Opposites Attract*. Nature series for children, presented by Derek Griffiths (s)
 7.50 *The Jetsons*. Cartoon series about a space-age family (r) 8.15
 8.30 *Dungeons and Dragons*. Animated adventure series
 9.00 *Going Live!* Young people's entertainment introduced by Sarah Greene and Philip Schofield. They are joined by *Neighbours* star Ashley Paske and Oscar-winning animator Nick Park. Music is provided by the group Take That
 11.15 *The Lord Mayor's Show*. Live coverage of the annual parade through the City of London. Charles Novak describes the colourful pageant of marching bands, military detachments of all three services and invincible floats. Sir Brian Jenkins, the 64th Lord Mayor of London, talks to *Blue Peter's* Yvette Fielding (s) 12.12
 12.15 *Grandstand* introduced by Steve Rider. The line-up is (subject to alteration): 12.20 and 12.50 Football: a round up of the week's European club competitions and a preview of next week's vital European championship games involving England, Scotland and Wales; 12.35, 1.10 and 1.40 Racing from Cheltenham; 1.00 News; 1.25, 2.50 and 3.50 Rugby League: a preview and live coverage (k.o. 3.00) of the game at Central Park, Wigan, between Great Britain and Papua New Guinea; 1.25 Netball: coverage of the third and final series of matches between England and West Indies at Ponds Forge International Sports Centre, Sheffield; 3.40 Football half-times 4.35 Final Score

BBC 2

9.00 *Open University: Open Advice 9.25 Managing Health Services*
 9.50 *Environment 10.40 Small Business*
 11.05 *The Spirit of Asia*. David Attenborough introduces a documentary about Ramayana, an ancient story of heroism and villainy that has survived more than 2,000 years (r)
 12.05 *Holiday Outings*. Anne Gregg reports on a fly-drive holiday to Donegal (r)
 12.15 *Film: His Butler's Sister* (1943, b/w) starring Deanna Durbin and Pat O'Brien. A light romantic musical about a young woman from small town Indiana who goes to New York hoping to make the grade as a singer. Directed by Frank Borzage
 1.45 *Hairs and Graeco*. Lady Victoria Leatham visits Panshurst Place in Kent (r)
 2.15 *Network East* presented by Shyma Perera. The magazine series on Asian matters includes a report on rock music in Pakistan and an interview with Jethi Chandra, a former pop star, now an actress
 2.45 *Mahabharat*. Episode 71 of the 83-part Indian epic
 3.25 *Why Did the Beetle Cross the Road?* The world as seen through the eyes of a beetle (r)
 3.35 *Film: Casino Royale* (1967) starring David Niven and Peter Sellers. A patchy James Bond spoof with Niven as the now ageing agent. Described by one of the writers, John Huston, as 'a love story'. The film is directed by Val Guest, Kan Hughes, John Huston, Joe McGrath and Robert Parrish
 5.40 *Play Bridge with Zia*. New series on how to play bridge, presented by Zia Mahmood with Michele Handley and the actor Omar Sharif
 6.10 *Japanese*. A programme of the ten-part series examines the language and etiquette of buying and giving gifts
 6.40 *Late April*. Highlights from this week's *The Late Show* (s)
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BBC 3

11.20 *Film: Child's Play* (1988) starring Chris Sarandon and Brad Doug. Ingenious child actor as a child-size cuddly doll that only its young owner knows is possessed of the evil spirit of a deranged killer. Directed by Tom Holland (s)
 12.45am Weather

BBC 4

9.00 *Open University: Open Advice 9.25 Managing Health Services*
 9.50 *Environment 10.40 Small Business*
 11.05 *The Spirit of Asia*. David Attenborough introduces a documentary about Ramayana, an ancient story of heroism and villainy that has survived more than 2,000 years (r)
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BBC 5

11.20 *Film: Child's Play* (1988) starring Chris Sarandon and Brad Doug. Ingenious child actor as a child-size cuddly doll that only its young owner knows is possessed of the evil spirit of a deranged killer. Directed by Tom Holland (s)
 12.45am Weather

BBC 6

9.00 *Open University: Open Advice 9.25 Managing Health Services*
 9.50 *Environment 10.40 Small Business*
 11.05 *The Spirit of Asia*. David Attenborough introduces a documentary about Ramayana, an ancient story of heroism and villainy that has survived more than 2,000 years (r)
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BBC 7

11.20 *Film: Child's Play* (1988) starring Chris Sarandon and Brad Doug. Ingenious child actor as a child-size cuddly doll that only its young owner knows is possessed of the evil spirit of a deranged killer. Directed by Tom Holland (s)
 12.45am Weather

BBC 8

9.00 *Open University: Open Advice 9.25 Managing Health Services*
 9.50 *Environment 10.40 Small Business*
 11.05 *The Spirit of Asia*. David Attenborough introduces a documentary about Ramayana, an ancient story of heroism and villainy that has survived more than 2,000 years (r)
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BBC 9

11.20 *Film: Child's Play* (1988) starring Chris Sarandon and Brad Doug. Ingenious child actor as a child-size cuddly doll that only its young owner knows is possessed of the evil spirit of a deranged killer. Directed by Tom Holland (s)
 12.45am Weather

SATELLITE

Days 4.30 Health Centre 5.00 Live at Five 6.30 Newsweek 7.30 Fashion TV 8.30 Holiday Destinations 10.30 Newsweek 11.30 Fashion TV 12.30am Holiday Destinations 1.30 Newsweek 2.30 Health Centre 3.30 Our World 4.30 Those Were the Days

SKY ONE

● Via the Astra and Maripoc satellites. 8.00am Drama Bay 5.30 Sha Na Na 7.00 Fun Factory 11.00 Transformations 11.30 Star Trek: Voyager 12.00 Beyond 2000 1.00pm Combat 2.00 WWF Superstars of Wrestling 3.00 Monday 4.00 Best Cuts 5.00 The Top 50 5.30 Colour in the Creek mini series 6.00 Robin of Sherwood 7.00 T.J. Hooker 8.00 Unsolved Mysteries 9.00 Cops 11.30 Cops 12.00 All American Wrestling 1.00am Rockies 12.00 The Outdoors 1.00am Pages from Skyline

SKY NEWS

● Via the Astra and Maripoc satellites. 5.00am News 5.30 Newsweek 6.00 Sunrise 8.30 Dayline 10.30 Health Centre 11.00 Dayline 11.30 Newsweek 12.30am Those Were the Days 1.30 Holiday Destinations 2.30 Fashion TV 3.30 Those Were the Days

SKY MOVIES+

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A flash present.

RIVA AF35

For around £70 you can present someone with a really flash camera. Our Riva AF35. It comes complete with precise autofocus, auto-exposure and autoflash systems together with film and carry case.

So dash out and be a bit flash this Christmas. Nothing matches Minolta.

MINOLTA

SKY MOVIES+

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8.40 The Train Now Departing. A visit to some of the many preserved railways that still use steam locomotion including the Bluebell Railway in Sussex and the 20-mile stretch of line between Welford and Buxton in the Peak District (r).

9.10 News and weather. 9.15 **Twin Wonders** and the Atlantic. The story of the two brothers, Fred and Barney, who set out to cross the Atlantic in a 29-foot long twin-hulled boat (r).

10.00 See Hear. Magazine series for the hearing impaired. Wales: See You Sunday.

10.30 The Cenotaph. Eric Robson describes the scene in Whitehall as the Queen and other members of the royal family, peers, politicians and former servicemen pay tribute to the memory of those who died in two world wars (s).

11.55 Remember . . . Ian Frazier, an RAF chaplain who served in the Gulf, remembers those who lost their lives in that conflict.

12.00 Through the Looking Glass. The first of a six-part exploration of the social history of dress (r). (Ceeftex). Wales: See You Sunday.

12.30 Country File. How the quality of water in Britain's 10,000 rivers is monitored every five years. Wales: Farming Wales 12.55 **Weather** 1.00 News followed by **On the Record.** Jonathan Dimbleby interviews the Chancellor of the Exchequer, Norman Lamont.

2.00 EastEnders. Omnibus edition (r). (Ceeftex) (s).

2.00 Film: A Man For All Seasons (1988) starring Charlton Heston. A version of Robert Bolt's play about the conflict between Sir Thomas More and Henry VIII over the king's divorce. Longer and less effective than the Paul Scofield cinema film but Heston repeats his powerful London stage performance as More. He also directs. Northern Ireland: Country Times 3.30 **Film: Donovan's Reef** 5.15-5.45 **Cartoons**

5.45 The Clothes Show. Comedienne Dawn French models her collection for women with a fuller figure; and there is the start of the search for **The Clothes Show New Business Award** nominees.

6.10 Tomorrow . . . the World. The second in the series designed to develop self-confidence, presented by Philippa Davies and Philip Hodson.

6.20 News with Chris Lowe. **Weather**

6.35 Songs of Praise. A Remembrance Sunday service from the Church of St John the Evangelist, Ayrington, introduced by Debbie Throver (Ceeftex) (s).



In service: Paul Shane, Su Pollard and Jeffrey Holland (7.15pm)

7.15 You Rang, M'Lord? The first of a new series of the upstairs/downstairs comedy by Jimmy Perry and David Croft starring Paul Shane, Jeffrey Holland and Su Pollard.

8.05 Trainers. Episode 11 of the 13-part horseracing soap from the **Howards' Way** stable. Gambler John is in trouble with a loan shark who offers him a way to help his overextended father. Starring David McCullum, Susannah York, Nigel Davenport and Mark Greenstreet. (Ceeftex) (s).

9.00 News with Michael Buerk. (Ceeftex) **Weather**

9.15 Jute City. The third and final episode of David Kane's dark and tortuous thriller set in Dundee. The disappearance of McMurdo and a meeting with a frightened councilor are the first signs that the conspiracy is falling apart. Starring John Sessions, David O'Hara and Joanna Roth. (Ceeftex) (s).

10.15 Heart of the Matter. A Remembrance Sunday service from the Church of St John the Evangelist, Ayrington, introduced by Debbie Throver (Ceeftex) (s).

10.50 The Days and Nights of Molly Dodd. American comedy series starring Blair Brown as a woman in a man's world.

11.15 Japanese . . . Language and People. The eighth episode in buying and receiving gifts (r). Northern Ireland: Japanese . . . Language and People 12.1-1.0 **Mahabharat**

12.25am Weather

7.25 But First This on 2. Children's programmes presented by Simon Parkin and Philippa Forrester beginning with **Tales of a Wase King and the Devil.** Animation based on the fables of King Solomon 7.30 **Charlie Brown Specials** (r) 7.55 **Playdays** (r) 8.15 **Bliss.** Ideas for recycling household junk (r) 8.30 **Telling Tales.** The first of a new series of ancient stories with a modern message (s) 8.45 **Barney.** 8.50 **Blue Peter** and **Horsey.** Old Testament stories told by Tony Robinson (r) 9.00 **Defenders of the Earth.** Cartoon adventures (r). (Ceeftex) 9.50 **Blue Peter Omnibus** 10.40 **The Boy From Andromeda.** The final episode of the science fiction drama series 11.10 **Boxings** (r) 11.50 **The O Zone.** Music magazine (r)

12.00 Regional Westminster Programmes. Northern Ireland: Dull Sa Dula 12.15 in the Garden. Wales: See Hear!

12.30 Film: Carry On Screaming (1968) starring Harry H. Corbett, Kenneth Williams and Penelope Fildes. The usual style of Carry On comedy in a horror film spoof about a team of bungling detectives on the trail of a pair of monsters who kidnap young women. The investigations lead to a sinister castle owned by the even more sinister Dr Watt. Directed by Gerald Thomas. (Ceeftex)

2.05 Film: Tokyo Story (1953, b/w) starring Chishu Ryu and Chiyoko Higashiyama. From the *Made in Japan* season, this poignant drama provides a masterly insight into the tensions of family life, through the story of an elderly couple who go to visit their children in Tokyo. Directed by Yasujiro Ozu. In Japanese with English subtitles.

4.15 Rough Guide to the World's Journeys. Magenta De Vine and Sanjiva Gupta visit Zimbabwe (r)

5.05 Rugby Special. A new series kicks off with highlights of the Pilkington Cup second round match between Sale and Moseley. Plus action from the final of South Africa's Currie Cup. Northern Ireland: Rugby Special 5.05-5.30 **Rugby Special** 5.30-5.45 **The Travel Show.** The first of a new series investigates the holiday attractions of southern Florida.

6.35 The Money Programme. Includes an interview with the managing director of GEC, Lord Weinstock.

7.15 The Birth of Europe. The sixth of an absorbing seven-part series about the impact of geology on European history reaches the last 100 years and examines the importance of coal and oil.

8.10 The Cenotaph. Highlights of this morning's Remembrance Sunday parade and service in Whitehall.

9.05 Did You See . . . ? presented by Jeremy Paxman. Michael Rodman, Dame Shirley Porter and Tony Robinson comment on **Cutting Edge: Volo City**, the **Farmer's** season and **Alibi** **Alibi**

9.35 Next Week's Letter to the Editor. A new series of letters to the editor.

CHOICE: A Mozartian fantasy by director Jeremy Newson and composer Michael Nyman has Wolfgang Amadeus played by a woman (the German cabaret singer, Ute Lemper), includes talking busts of Beethoven and Haydn and offers a mixture of animation and live action reminiscent of *Monty Python* without the jokes. Actually there is a joke. Having spent an enjoyable half hour perusing the *Mozart* series, the *Choice* puts itself on trial for plagiarism. The rationale of the piece is not easy to discern but the ingredients include Mozart's strained relationship with his father, as revealed in their letters, and a discourse on the meaning of copyright. Lemper bursts triumphantly through the obscures as a Mozart of boyish energy. The series was conceived as an antidote to more conventional biographies and in this it succeeds. But it is likely to be caviare to the general (s).



Mozartian fantasy: David Thomas and Ute Lemper (9.35pm)

10.05 Little England. Long distance lorry driver Brian Noble explains his addiction to tea. (Ceeftex)

10.15 Changing Steps. A first world war drama, written by and starring Anthony Sher, about the developing relationship between a young working class soldier who is recovering from losing a leg and an aristocratic nurse who is tending him. With James Convey, Susan Woodridge and Eleanor Bron (r). (Ceeftex)

11.45 Rapido. A repeat of Wednesday's music magazine which included an interview with Billy Bragg and music from Primal Scream and Nine Inch Nails. Ends at 12.25am

6.00 TV-am 9.25 Disney Club

10.15 Link. Lydia Cooke reports on the charity Back Up

10.30 Morning Worship. A visit to the Collesio Theatre for a service of Remembrance and Peace (Oracle)

11.30 Return to Jutland

CHOICE: In May 1965 the British and German navies met in the North Sea for the last great fleet battle in history. In 12 hours 8,500 men were killed and 25 ships sunk. Neither side could claim victory, though the German naval threat was effectively removed. This Remembrance Day documentary narrated by Ludovic Kennedy offers a brisk resumé of the battle before following the first attempt since 1916 to locate the wrecks of two British battleships which exploded and sank during the engagement. One, the *Queen Mary*, is discovered upside down, its hull covered in sea anemones. The other, the *Invincible*, lies on the seabed but its guns, its guns and guns are clearly visible. A memorial service is held, attended by live Jutland survivors now in their nineties. A wreath is placed on an *Invincible's* deck, 120 feet below, and another on the sea. Even after 75 years, the veterans are clearly moved.

12.00 The Human Factor: War and Peace. Stephen Hughes, a doctor with the British Army during the Falklands conflict, talks about how the experience has affected him. (Oracle)

12.30 LWT News Weekend

1.00 News with Sue Carpenter. **Weather**

1.10 Walden interviews Michael Heseltine (s)

2.00 Yangtze Adventure. The story of the British Hovercraft expedition to reach the source of China's Yangtze river

3.00 Film: Batman (1989) starring Adam West and Burt Ward. A enjoyable spin-off from the 1960s television series. Directed by Leslie H. Martinson

5.00 Bullseye. Darts and general knowledge game (s)

5.30 Dinosaurs. A new animated puppet series (s)

6.00 Animal Country. Desmond Morris and Sarah Kenney tour East Anglia in search of unusual animals (s)

6.30 News with Sue Carpenter. **Weather** 6.35 **LWT News and weather**

6.40 Appeal. Valerie Singleton makes an appeal on behalf of the Cohns in Children Research Association

6.45 Highway. Sir Harry Secombe visits Portsmouth (Oracle)

7.15 Beadle's About. Jeremy Beadle's practical phobias

7.45 The Ruth Rendell Mysteries. From *Death with Deception*. The start of a two-part thriller, adapted by the star George Baker from the first Inspector Wexford novel by Ruth Rendell (Oracle)

8.45 London's Burning. Blackwell fire station's Blue Watch is called to a hotel fire. (Oracle)

9.45 News with Sue Carpenter. **Weather** 10.00 **LWT Weather**

10.05 Splitting Image. A new series of the satire-with-puppets show (s)



A symbol of national resilience: Dame Vera Lynn (10.35pm)

10.35 The South Bank Show: Dame Britain.

CHOICE: "Dame Britain" turns out to be Dame Vera Lynn, projected in this approving profile as the symbol of national resilience in the country's darkest hour. No one actually says that she helped to win the second world war, but that is the gist of it. She is certainly an example of personal resilience. Having made her professional bow at the age of seven she is still going strong nearly 70 years later. The film uses a straightforward chronological framework to chart Dame Vera's irresistible rise from a humble East End background to forces' sweetheart and, after the war, United States chart-topper. She was being ambitious, beyond wanting enough money to buy her own house, but there are hints of toughness and a determination to succeed. She has been shrewdly guided by her husband of 50 years, Harry Lewis. A former musician with the Ambrose orchestra, he gave up his career to manage hers (s)

11.35 Cue the Music. With Barbra Streisand in concert (s)

12.55 Film: The Blues Brothers (1990) starring John Belushi and Dan Aykroyd. Exuberant if over-the-top comedy in which Belushi and Aykroyd re-created their characters from *Saturday Night Live* (Oracle)

3.20 Schimanski. German police drama series

5.00 Pick of the Week. The best from the regions

5.30 ITN Morning News. Ends at 6.00

6.00 Trans World Sport (r) 7.00 **Eureeka's Castle.** Cartoons for the under-fives 7.30 **Alfred J. Kwak.** Adventures of a musical duck 8.00 **Star Street.** Characters based on the signs of the zodiac meet mysterious creatures 8.30 **Kelly.** Two children befriend a police dog 8.55 **New Kids on the Block . . . On Tour.** Animation

9.25 The Sword of Tipu Sultan. Indian drama serial

10.00 A Week in Politics . . . Second Reading. Includes treasury minister John Major on the Autumn Statement

10.50 Demits. Cartoon adventures of a mischievous boy

11.10 Round the Bend. The reggae group Aswad provides the music (r)

11.30 The Lone Ranger (b/w). Vintage western series

12.00 Little House on the Prairie. Family life on the Kansas plains during the 1850s (r)

1.00 Voyage to the Bottom of the Sea. Classic underwater adventure series starring Richard Bessher

2.00 Film: The Miracle Woman (1931, b/w). Deft satirical drama starring Barbara Stanwyck as a preacher's daughter who is turned into a miracle worker by a con artist. A little-seen early talkie from the director Frank Capra, based on a play inspired by the career of the evangelist Aimee Semple McPherson

3.40 Rickshaw Man. A short from Belgium about a hard-up young man who starts an unusual bicycle-powered taxi service

3.55 Burning Books. Diane Middlebrook, John Lytle, Hugo Young and Jan Dally discuss recent biographies of Anne Sexton and Laurence Olivier; Geoff Sadler, Julie Wheelwright and Joe Hagan discuss the "pulp western"; and Aislinn Tarr discusses his book *Skin Deep* with Pam Hogg

4.25 Answering Back. Mary Goldring interviews the transport secretary Malcolm Rifkind, MP

4.55 News summary and weather

5.00 Family Pride. Soap about three Asian families living in the Midlands (s)

5.30 The Storyteller. John Hurt with the story of *Fearnot*, starring Reece Dinsdale, Willie Ross and Gabrielle Anwar (r). (Teletext)

6.00 Press Gang. Young people's drama series. Today the youthful staff of the newspaper investigate a possible case of child abuse (r). (Teletext)

6.30 The Cosby Show. American domestic comedy

7.00 Equinox: Dead Men Tell.

CHOICE: Skillfully negotiating a clear path through a complex subject, David Hart's film reports on how recent scientific techniques have helped to fuel the debate on the evolution of man. The starting point is the skeleton of a 12-year-old boy found in a cave in Israel. It was originally reckoned to be 40,000 years old but the latest dating methods suggest it belongs to a period 60,000 years earlier. If so, it is one of the oldest known examples of an anatomically modern human being. But where did the human race originate? A burly American professor called Milford Wolpoff argues that man came in one great sweep out of Africa. He is flatly contradicted by Dr Chris Stringer of the Natural History Museum, who contends that humans evolved from several separate strains, in Europe, China and Australia. Enter genetic scientists with bold claims that the examination of genes can help to clear up the mystery. (Teletext)



Evolutionary: Milford Wolpoff on the origins of man (7.00pm)

8.00 Whicker Way Out West. The first of five films from Alan Whicker's 1973 series for ITV in which he explored the eccentricity of life in California. Tonight's programme looks at the cosmetic surgery industry (r)

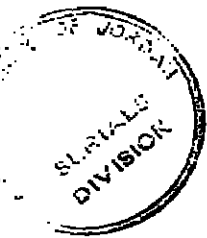
8.30 American Football. San Francisco 49ers at the New Orleans Saints and Indianapolis Colts at the New York Jets

10.00 Film: A Face in the Crowd (1957, b/w) starring Richard Widmark and Patricia Neal. A drama from Senegal about a group of French workers who arrive in Africa to work on an agricultural project and discover that the life is quite different from what they imagined. Directed by Yoro Moussa Bathily. Ends at 2.25

ITV

ANGLIA
As London except: 12.30pm **Goats Galore** 12.55-1.00 **Anglia News** 2.00-2.30 **Weekend Cup** 2.30-3.00 **Anglia News** 3.30-4.00 **Bulleys**

BORDER
As London except: 12.30pm-1.00 **Gardeners' Time** 3.00-3.30 **Anglia News** 3.30-4.00 **Goats Galore** 4.00-4.30 **Anglia News** 4.30-5.00 **Goats Galore** 5.00-5.30 **Anglia News** 5.30-6.00 **Goats Galore** 6.00-6.30 **Anglia News** 6.30-7.00 **Goats Galore** 7.00-7.30 **Anglia News** 7.30-8.00 **Goats Galore** 8.00-8.30 **Anglia News** 8.30-9.00 **Goats Galore** 9.00-9.30 **Anglia News** 9.30-10.00 **Goats Galore** 10.00-10.30 **Anglia News** 10.30-11.00 **Goats Galore** 11.00-11.30 **Anglia News** 11.30-12.00 **Goats Galore** 12.00-12.30 **Anglia News** 12.30-1.00 **Goats Galore** 1.00-1.30 **Anglia News** 1.30-2.00 **Goats Galore** 2.00-2.30 **Anglia News** 2.30-3.00 **Goats Galore** 3.00-3.30 **Anglia News** 3.30-4.00 **Goats Galore** 4.00-4.30 **Anglia News** 4.30-5.00 **Goats Galore** 5.00-5.30 **Anglia News** 5.30-6.00 **Goats Galore** 6.00-6.30 **Anglia News** 6.30-7.00 **Goats Galore** 7.00-7.30 **Anglia News** 7.30-8.00 **Goats Galore** 8.00-8.30 **Anglia News** 8.30-9.00 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SATURDAY NOVEMBER 9 1991

**WEEKEND
MONEY**

Under review

The future of National Home Loans is under review after the mortgage lender incurred losses of £47.9 million before tax in the year to the end of September and set aside a further £88.7 million to cover payment arrears and losses on repossessions. John Darby, the chairman, said it would not be in shareholders' interests for the current board to resign. Options include an outright sale and an alliance with a trade partner.

Details, page 23
Tempos, page 24
Comment, page 25



Fidelity's cash unit trust now offers a cheque book and gold card facility. The unit trust company is offering a real alternative to banks and building societies, says Mary Blair, the group's product development director. Page 25

Savers' fears

The rescue of the country's fifteenth-largest building society, Town & Country, by the Woolwich has intensified concern about the safety of society savings. Page 25

Too slow

The Consumers' Association has criticised the credit card industry for not reducing interest rates fast enough. It says rates are still too high. Page 31

Shut out

People with unutilised wealth find themselves shut out of the growing market for second-hand policies. Page 29

Letters

Page 32



Lloyds Bank loses a customer after 40 years because it decided to change a reader's company. Lloyds Access card to a Lloyds American Express card without any option and with a doubled annual charge of £35. Page 28

Gloves off

Save & Prosper invites investors to challenge personally managers of its Directors Portfolio pension fund. Only 12 do so, possibly because the fund is up 30 per cent. Page 28

BT deadline

The deadline approaches for potential British Telecom IT investors who wish to register for incentives such as bonuses, cash discounts and preferential allocation. Page 29

Charity push

Workers are encouraged to wear T-shirts and other paraphernalia as part of a campaign to boost charity payroll donations. Page 28

Asda steady

Asda shares were unchanged at 47p amid hopes that 75 per cent of a £350 million rights issue has been taken up by shareholders. Market report, Page 24

PO delay

Government ambitions to open up the Post Office to increased competition have been delayed by lack of space in the parliamentary timetable. Page 23

Shares halted

Shares in Alan Paul, the quoted hairdresser, were suspended when Bernard Solomon quit as chairman after just three weeks. Page 23

Money spinners

Extra income can be generated in several ways. The interest earned on building society accounts, bonds, gilts, and unit trusts often supplements pensions. As the recession continues, more and more people are renting out rooms, or selling possessions at car-boot sales or on market stalls. Some 10,000 car-boot sales take place each weekend. Pages 26 and 27

WEEK ENDING

Matthew Bond

Passing shades of autumn

So, where were you when you heard the news? Perhaps in a packed City trading room, where the normal business hubbub was silenced by the faithful words flashed across a thousand computer screens?

Or perhaps at home, where millions were dragged away from their everyday tasks by the urgent tone of voice that television and radio announcers reserve for moments of history?

Wherever we were, we all know what happened and we have all since become familiar with the feeling of disbelief that follows the loss of something that we thought must surely be a permanent part of our lives.

Despite endless reprise, the momentous events still bear repetition. For it was shortly after 3.30pm on Wednesday, that the wires of the world's news agencies began to glow. The newswatch was short and devastating.

"Thatcherism is dead," Chancellor Lamont broke the news to anxious MPs packing the floor of the House. Gone forever was the Micawber-like principle of good housekeeping. In its place was the curious concept of balancing the books over the full economic cycle, which seems to boil down to borrowing large sums of money at the bottom of the cycle in the hope that these debts can be repaid in the event of things getting better.



Speculation that this was indeed a government waiting for "something to turn up" was fuelled by Mr Lamont's undertaking that these new debts would be kept to a minimum of £8 billion of proceeds from privatisation, a figure puzzling to anyone who has recently assessed what the government had left to sell.

Thatcherism, of course, was not the only economic concept to depart the world stage this week. In America, President Bush finally noticed that Reaganomics had actually passed away some years ago and should now be laid to rest as soon as possible.

It was hard, however, to say that he gave the growing crisis facing the American economy his full attention. He began the week playing the piano outside the storm-damaged ruin of his Maine holiday home before moving on to Rome to debate European defence. But hard as the shade of Emperor Nero tried, the American economy stubbornly refused to burn while Mr Bush played.

Indeed, while economic conflagration is the last thing any head of state wants, there is growing concern about the American economy's inability to kindle even the smallest spark. In desperation, the Federal Reserve this week chopped the discount rate to just 4.5 per cent, the lowest rate America had seen for 18 years and simply the stuff of fantasy in the minds of British businessmen.

On both sides of the Atlantic, economic recovery, not to mention political re-election, now depends on Mr Bush persuading his consumers to spend and Mr Bush persuading his banks to lend. Time is running out.

Time ran out finally this week for Robert Maxwell, the publisher. In the black and white, grey-suited world of business, he stood out like a double rainbow. Shareholders in his public companies will be hoping he remembered about the crows of gold.

BUSINESS PROFILE: Lord Carrington

Statesman with an eye for peace

The chairman of Christies is better known in the political arena than the boardroom. He talks to Carol Leonard

Peter Carrington, the sixth baron and chairman of Christies International, the auctioneer, is one of the most respected and popular statesmen of his generation.

He held ministerial office for more than 30 years: in agriculture under Winston Churchill, as defence secretary under Edward Heath and as foreign secretary under Margaret Thatcher. He was then chairman of The General Electric Company before becoming secretary general of Nato. He began his career as the British high commissioner for Australia at the age of 36. Now, aged 72, he has been brought back to do what he does best — spearhead the peace negotiations between the Serbs and Croats in Yugoslavia.

So what is it that makes Lord Carrington such an effective negotiator? He is, in a sense, the ultimate deal maker. Ask those who have worked alongside him and they will cite his charm, his integrity, his friendliness and his humour. Alexander Haig aside — he once described Lord Carrington as a "duplicitous bastard" — he is universally popular.

That popularity is not a hale and hearty, slap-you-on-the-back type. Any enduring relationship with Lord Carrington has to be based on mutual respect and has also to endure his natural reserve. That reserve was brought about by a strict, Victorian upbringing, instilled in him by a father so distant that he hardly knew him, and an army career that compounded his father's obsession with punctuality. He is intensely irritated by any form of ill-mannered behaviour. He is never pompous or stuffy, he never acts the role of an important person, but he can become decidedly prickly if he is not accorded basic common courtesies, or if he believes he has been unjustly criticised.

"It's frightfully stupid, but I really get worried if I'm late for something. I think it's very bad manners to keep people waiting. I suppose it's the way you're brought up. If I was late for breakfast, I didn't get any. Then the army, where everything happens five minutes before it should, so you arrive five minutes before time. I've wasted more time waiting for other people than anyone else in the world," he says. It is also because of that upbringing, and his appreciation of the privilege that went with it — he divides his time between a mews house in Chelsea, London, and a 1,500-acre Buckinghamshire farm — that Lord Carrington has such an ingrained sense of duty.

He might wear slip-on shoes, rest his foot on the coffee table, or when his secretary tells him that yet another television news crew wants to interview him, say, "Tell them to go jump in the lake."

before agreeing to give them five minutes, but that is as far as Lord Carrington's rebellion goes. He puts people instantly at their ease, has a ready laugh, can have an unexpectedly cutting tongue — which makes him all the more fun to be with — but is, at the end of the day, entirely true to his class.

Ask him about his childhood, and he will say that it was lonely but happy. He and his sister grew up in Devon. Adult visitors were a rarity, children more so. "Lots of ponies and shooting, the usual background of my mob," he says. His "rather cold" father was compensated for by a mother "who was everything a mother should be". It was at Eton — followed by Sandhurst — that he first learnt to socialise with his peer group and he is remembered by contemporaries for being small for his age, but diligent and kind.

What is surprising about Lord Carrington, given the warmth of his handshake, the openness of his smile, his reputation for being

The thing I regret most about the Falklands is not what everybody thinks. I blame myself for going to Israel two or three days before he invaded

good humoured and fun, is the cold, almost icy aura he can, at times, project. Viewed from a distance, he gives the impression of being distinctly superior. He is the sort of man with whom you would never take liberties, never assume false intimacy. Perhaps it is because you would sense, quite rightly, an element of unpredictability. He has a notoriously short fuse, friends talk about "explosions" of temper. "I am rather quick tempered," Lord Carrington admits. "But it doesn't last very long. It must be awful to live with. I hope I don't do it too often, but when I do, it must be very boring." He would never lose his composure over something important. "Just some trivial little thing. You should always be calm about the big things and so I think it's excusable to lose your temper over little things." He is rarely so forgiving with himself.

Given that propensity to explode, it is curious to recall that he has a reputation for being, above all else, calm and consid-

ered. "I think it was Jim Callaghan who said you ought to be like a swan, sailing sedately across the water, but by God you're paddling hard underneath," Lord Carrington says, adding that he feels anything but calm when he is acting the role of negotiator. "You are feverishly thinking of a way round whatever it is that has hit you but you mustn't show it because then the people will know they've got you on a rope." He repeatedly uses the word "one" instead of "I". He then explains that there are moments when one loses one's temper purely for effect. "You've got to know when to get cross, when to get angry with people, just to show that you've got teeth and can bite. You do it on purpose."

When he meets someone for the first time, he judges them by their facial expressions and their verbal responses. "It's instinctive, but sometimes you're hopelessly wrong." When it comes to the art of diplomacy, he is almost entirely self-taught. The basic rule is, he says, "to get on with people. People are really what make the world go round. When talking about countries, ultimately that doesn't matter, because in the end national self-interest prevails, but on the way there, if you can get on to terms with people, it makes things very much easier. You can get things done that way where you wouldn't otherwise."

Despite Lord Carrington's glittering career, his life has not been devoid of regret. With the benefit of hindsight, there are two that spring to mind. Crichester Down, in 1954 — "I don't think I did very well there" — and the Falklands. He resigned as foreign secretary when Galtieri invaded, amid accusations that he should have heeded Argentina's preparations for war. He had wanted the foreign secretary's job more than any other. "The thing I regret most about the Falklands is not, curiously enough, what everybody thinks. I don't blame myself for it. I blame myself for going to Israel two or three days before he invaded. I did it because I had cancelled three visits and I was considered to be very pro-Arab and anti-Israel by Mr Begin and Mr Shmir. I thought if I cancelled again it would be fairly catastrophic. I enquired of all the intelligent people and they said there wasn't going to be an invasion, so I pushed off. It looked bad and I should have ignored that advice. But my instincts told me that, in the long term, the Middle East was very important and to get on the wrong side of all those people to offend them again, would be very foolish."

Lord Carrington, despite his track record, would have you believe his judgment is often wrong. That his wife, Fiona, the mother of his three children — considers



Judges of character: the Carringtons at their mews cottage in Chelsea, London

him naïve when it comes to judging character "because I expect everyone to be nice".

General Sir David Fraser, who has known Lord Carrington since Eton, dismisses this claim as nonsense. "Naïve? Not a bit of it. In fact he is rather intolent. If anything he is somewhat harsh in his judgment of people. He is very observant, extremely penetrating." He agrees, however, that it is Lord Carrington's contradictory traits — an unassuming cold on the surface, unexpectedly warm beneath — which have made him so effective. The fact he likes people, that deep down he is gregarious, predisposes other people to like him. But that icy edge means that he is always respected, and that those who break through feel that they have developed a special, personal relationship with this great man. "If you are going to be knocking heads together you have got to not only display charm and humour but you have also got to have a degree of authority and respect," says Fraser.

The value of that friendship would, however, be debased if it were too readily available. "You never go into battle with your visor up," agrees Fraser. "You must reveal your friendliness slowly."

Vesteys feel chill wind of recession

By CAROL LEONARD

EVEN the Vestey Group, master company of the Vestey family, has fallen prey to recession. The family, reputed to be worth £1.4 billion, is about to do something it has never done before — appointing a merchant bank to advise on the restructuring of debts and the terms of a standstill agreement with its banks.

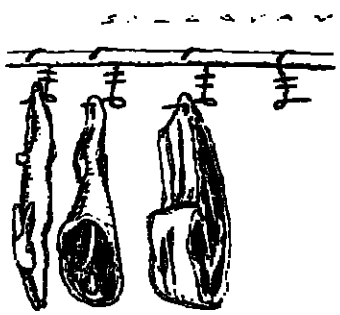
The family, whose interests range from the Dewhurst chain of butcher shops to the Blue Star shipping line has agonised over a shortlist of candidates for several weeks. And J Henry Schroder Wagg is understood to be the frontrunner.

This standstill agreement is a

complicated affair, since the Vesteys use 96 banks around the world, but will give the group a breathing space to reduce gearing. Robert Barrow, the insurance business, is for sale and there are likely to be other disposals. Vestey's gearing is still expected to rise from 200 per cent to 350 per cent, after a write-down of £65 million on its property portfolio.

This reduction in property valuations has caused the immediate problem, since it means that Union International, Vestey Group's main subsidiary, could be in breach of bank covenants at the end of the year.

The family — or more particularly Edmund Vestey, its second cousin Lord [Sam] Vestey and



Edmund's son Tim, the newly appointed general manager — commissioned Coopers Deloitte partners Richard Stone and Aidan Birkett to prepare a report on the company and present it to

its bankers, who have appointed Messrs Stone and Birkett to implement the recommendations.

This about-turn in Vestey fortunes has focused attention on Tim, a relatively inexperienced 30-year-old. Vestey junior, educated at Eton and then a lieutenant in the Queen's Dragoon Guards, has been employed in the firm for eight years. He is described as more aggressive and tougher than his father, but also cool and reflective. His lack of a university education and comparative youth are also emphasised by wary City professionals. As for the absence of graduate status, the same could be said for many a self-made millionaire.

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BTR 'has 10% of Hawker'

BTR reported that it bought more Hawker Siddeley shares in the market just after announcing its higher bid on Thursday, taking its holdings up to 20 million shares, or 10 per cent, including 2.1 per cent of previous acceptances. The bid was initially worth 760p, well above the Hawker price, allowing BTR to buy.

Later on Thursday, BTR's shares sank to 386p, taking the bid below the Hawker price, but a steady rise in BTR's shares yesterday opened a small gap. At the close, BTR had recovered by 7½p to 393½p, valuing the bid slightly above Hawker's share price of 742p, but only 1.1 million Hawker shares were traded.

The cash alternative to BTR's bid is only 725p, so any Hawker shareholders approving BTR's terms, but not wanting BTR shares, would be likely to sell in the market.

Futura losses

Pre-tax losses at Futura Holdings, the footwear manufacturer, rose from £550,000 to £940,000 in the 28 weeks to July 13 in spite of turnover up from £2.29 million to £4.04 million.

Profits on the disposal of investments led to an extraordinary gain of £117,000. The loss per share rose from 9.16p to 19.44p. There is no interim dividend (0.5p).

Fiat spending

Fiat plans to invest 40,000 billion lire (£18.3 billion) during the next ten years in 18 new car models at a rate of two a year. Fiat says the decision shows the company's determination to concentrate on the car sector as the mainstay of the business.

Rathbone buys

Rathbone Brothers, the USM investment house, is buying Framlington's discretionary private client book for up to £3.5 million.

Abbott deal

Abbott Mead Vickers has acquired 95 per cent of Momentum Sales Promotion and Design for about £2 million in shares.

THE POUND

US dollar 1.7695 (-0.0065)
German mark 2.9037 (-0.0009)
Exchange index 91.2 (-0.1)
Bank of England official close (4pm)

STOCK MARKET

FT 30 share 1975.5 (+18.8)
FT-SE 100 2559.0 (+21.0)
New York Dow Jones 3062.39 (+8.28)
Tokyo Nikkei Ave 24486.49 (+39.73)

INTEREST RATES

London: Bank Base 10½%
3-month interbank 10½-10¾%
3-month eligible bills 10½-10¾%
US: Prime Rate 7½%
Federal Funds 4½%
3-month Treasury Bills 4.62-4.60%
30-year bonds 10½-10¾%

CURRENCIES

London: New York: £ \$1 7695
E DM2 9029 £ \$1 1623
E Sfr2 2633 £ Sfr1 4515
E FF9 9197 £ FF9 6125
E Yen20 06 £ Yen130 35
E Index 91.2 £ Index 93.5
ECU £0 70422 SDR £0 77749
E CUC1 420208 £ SDR1 288092
London forex market close

GOLD

London Fixing: AM \$353.35 pm \$362.90
Close \$353.90-354.10 (£199.75-200.25)
New York: Comex \$355.05-355.55

NORTH SEA OIL

Brent (Dec) \$21.95 bbl (\$21.95)

RETAIL PRICES

RPI: 134.6 September (1987=100)
* Denotes midday trading price

THE SUNDAY TIMES

Business World

Free with The Sunday Times tomorrow is an extra colour magazine, Business World. It has 52 pages of interviews, news and features including a special report into the spirited recovery of Guinness since the controversial takeover of Distillers.

Cayzer company backs £155m buyout of Bristow Helicopters



Welcome links: Bryan Collins, chief executive, at the Bristow Helicopter factory in Redhill, Surrey, after the Cayzers took a 45% equity stake

By ROSS TIEMAN
INDUSTRIAL CORRESPONDENT

THE Cayzer family has renewed its long association with Bristow Helicopters, the world's leading heavy lift helicopter operator, by backing a £155 million buyout of the business.

Caledonia Investments, the principal public vehicle of the former shipping millionaires, has invested £33.5 million in Bristow in exchange for 45 per cent of the equity, Peter Buckley, Caledonia's chief executive, has been appointed chairman of Bristow.

The other main backer for the buyout, the biggest in Britain for almost two years, is

Morgan Grenfell Development Capital, which will also have 45 per cent of the £70 million equity package. The remainder of the shares will be held by Bristow's 2,000 employees. Funding will be completed by a £130 million loan package.

Bryan Collins, Bristow's chief executive, welcomed the renewed association with the Cayzer family. "They have always been very supportive of our business," Mr Collins said.

Bristow's link with the Cayzers began in 1968, 15 years after the company was founded by Alan Bristow to provide helicopter services for

the surveillance of Antarctic whaling fleets. By the time the Cayzers' shipping group, British & Commonwealth Holdings, bought its stake, Bristow had established a leading role in support of the North Sea oil and gas industry.

The Cayzers withdrew from B&C in 1987. A year later, Bristow was among a package of aviation industry service companies comprising the Bricom Group, which was sold by B&C as it refined its disastrous concentration on financial services.

Bricom subsequently fell into the hands of a group of Swedish investors. It was a Swedish vehicle, Rochfield,

which sold Bristow yesterday. Mr Collins said the buyout had restored the ability of the business to concentrate on its strategic development.

"You can't live from day to day when you are the cash cow of a larger group," he said.

"There have been substantial monies extracted by the various shareholders that we have had over the last three years."

Bristow's fleet now comprises 200 helicopters and 40 fixed-wing aircraft. The company derives almost 80 per cent of its revenues from the provision of services to the oil and gas industry worldwide. The North Sea is its largest market, followed in dimin-

ishing order of importance by Nigeria, Australia and Indonesia. In addition, Bristow operates a search and rescue service for HM Coastguard on the southern coast of England, trains British army helicopter pilots and runs a flying school at Scone, near Perth, Ayrshire.

In the year to end-December 1990, the company made an operating profit of £24.7 million.

Robert Smith, chairman and chief executive of Morgan Grenfell Development Capital, said the funding package provided considerable scope for investment and expansion. Acquisitions were not ruled out.

Unilever defies the gloom

By COLIN CAMPBELL

UNILEVER, the worldwide food and consumer products group, says a good third quarter for ice cream operations and detergents in Europe helped group pre-tax profits for the three months to September 30 rise from £496 million to £545 million.

Unilever shares rose by 30p to 830p, and analysts said they were generally pleased with the results, considering the background of tough worldwide economic conditions against which Unilever traded.

Sir Michael Angus, chairman, says group borrowings are lower, and interest costs fell. Quarterly sales were £6.02 billion (£5.78 billion).

Group pre-tax profits for the nine months to end-September total £1.38 billion (£1.34 billion) on sales of £17.4 billion (£16.8 billion).

Unilever has declared an interim dividend of 5.03p (4.86p) a share, payable on December 31.

Tempus, page 24

SelecTV rights to raise £5.6m

By MATTHEW BOND

SELECTV is raising £5.6 million through a one-for-two rights issue, enabling the USM company to meet its commitments to Meridian, the consortium that last month won the South of England commercial television franchise against a far higher bid from TVS, the incumbent.

The franchise competition centred on the annual amount each licence-holder will pay the Treasury (Meridian bid £36 million to TVS's £60 million). SelectV's rights proceeds will not go towards that, which is expected to come out of advertising revenue, but towards Meridian's pre-transmission start-up costs.

These are estimated at £60 million, of which £30 million will be in equity and up to £30 million in loan stock. As a 15 per cent shareholder in Meridian, SelectV's equity stake will cost £4.5 million. The balance will be used to provide working capital.

A spokesman for the company said the fundraising had nothing to do with the sale a fortnight ago of an 18.6 per



Clement: new shares

cent stake controlled by Robert Maxwell. The cash call involves the issue of almost 35 million new shares at 17p each, a 4½p discount to last night's close.

A further 2 million new shares are to be issued to Clement/La Frenais Productions, the production company set up to harness the talents of Dick Clement and Ian La Frenais, the writing team behind *The Likely Lads*, *Porridge* and *Auf Wiedersehen Pet*.

Walters warns on currency

By WOLFGANG MÜNCHAU

EUROPEAN monetary union will happen and Britain will almost certainly be among the countries to join the system, according to Sir Alan Walters, the right-wing economist.

At an economics conference in central London, organised by Gerrard & National, the discount house, Sir Alan said: "I would give a 20-to-1 chance that there is going to be monetary union in Europe and a 10-to-1 chance Britain will join."

While he believed a single currency was almost inevitable, the process would be messy, and countries that did not qualify to enter from the start would suffer due to capital outflows into the single currency zone.

Tim Congdon, economic adviser to Gerrard & National, argued that tax harmonisation in Europe could not be achieved unless enforced by a centralist European government, because of growing divergences in social, demographic and economic trends between EC countries.

Red Christmas ahead for American Airlines

From PHILIP ROBINSON in NEW YORK

THE largest airline in America gave a warning yesterday that it will lose money between now and Christmas, confirming fears that the industry is having trouble pulling itself out of the recessionary tailspin.

AMR, parent company of American Airlines, would not quantify the expected loss, but it is already \$115 million in the red this year and lost \$215 million in the final three months of last year.

While passenger traffic has been rising, costs have jumped, and the war in discounted air fares has pushed most of the industry into the red.

The news stunned Wall Street. AMR produced a 7.2 per cent rise in net income in the three months that ended in September, up from \$65.6 million to \$70.3 million. Operating income climbed 30 per cent but expenses were 14 per cent higher than a year earlier.

AMR has cancelled \$500 million of spending on ground

facilities over the next two years and is delaying options on \$3.6 billion of new aircraft. Robert Crandall, the chairman of AMR, said: "Earnings remain inadequate, the rate of

improvement is frustratingly slow, and the underlying fundamentals of the airline business are not yet promising."

American's figure would have been even worse but for its international business. A spokesman for the airline, which bought Trans World Airlines' Heathrow routes last summer, said: "International traffic, that's what's carrying us these days."

Figures from the Air Transport Association show American's revenue passenger miles in October rose 7.5 per cent to 7.12 billion, largely the result of good business to Latin American and Europe. American domestic travel was flat.

But overall, its planes were just under two-thirds full. Load factors fell from 61 per cent to 59 per cent. AMR shares, halted in early trading, dropped \$1.50 by lunchtime to \$61.75.

Profits of its arch-rival UAL, which owns United Airlines, dropped 76 per cent in the third quarter from \$106 million to \$26 million.



Crandall: frustrating

BUSINESS LETTERS

How the SE balances its news service

From the Chief Executive of the London Stock Exchange. Sir, Mr Julian Bray's letter, "Welcome end to SE information monopoly" (November 4), is both inaccurate and misleading in a large number of respects. I will not attempt to correct all of his misunderstandings here, but there are two points which must be made.

The first is that the London Stock Exchange provides a central point of release for every announcement from every listed or USM company through its Regulatory News Service (RNS).

Announcements are delivered to RNS, authenticated, checked for regulatory compliance and a regulatory headline prepared before the information is released, in digital format, to a number of commercial news services.

This ensures that all information subsequently delivered into the public domain through news vendors is authoritative, and market users can be assured that it is available equally to all.

To complain about the

encrypted electronic delivery package available to companies sending information to RNS is to completely miss the point.

It was developed to facilitate rapid and secure delivery and expedite the release process.

There is no obligation to use these links, but as some two thirds of price sensitive announcements are currently delivered in this way, many companies and their advisers clearly recognise the benefits.

Second, there is already real competition in the timely dissemination of company news, but only after the Stock Exchange has authenticated and checked each announcement for regulatory compliance, and fired the starting gun through release on RNS.

Like any other news vendor, our Commercial Company News Service receives announcements from RNS and only then can the professional editors begin the edit process.

Unlike purely commercial news vendors, the Exchange also provides a full text service

of every announcement on Topic for market users who need immediate access to comprehensive, validated information.

Companies may wish to discuss drafts of announcements with advisers, but must maintain strict security to avoid leaks.

Should a company need to release information outside RNS operational hours, the Stock Exchange has rules in place which ensure wide distribution of the announcement.

There is nothing in the new arrangements which will affect either practice.

The existing arrangements balance investor protection with competition between news vendors, and ensure an efficient service to companies.

Securing a level playing field for all market users is, as Mr Bray ought to recognise, a vital element of investor protection.

Yours faithfully,
P.J. RAWLINS,
Chief Executive,
London Stock Exchange.
EC2.

Vanity, honour and Lloyd's

From Mr J.F.E. Trehearne

Sir, Please allow me to congratulate P. R. W. Pemberton on his letter in today's business news (November 4).

Some people like to do Littlewoods pools, others back neckties or greyhounds, others buy shares in the great composite insurance companies etc.

I joined Lloyd's of London in 1962 and last Thursday decided to increase my underwriting capacity.

My father, a solicitor, said: "never go to law unless your honour is involved and if so, you deserve to pay the poor lawyer's costs".

Yours faithfully,
J. F. E. TREHEARNE,
61 London Road,
Leicestershire.

Letters to Business and Finance section of *The Times* can be sent by fax on 071-782 5112.

British insurance industry at risk without Lilley doctrine

From Mr Nicholas Davenport

The apparent collapse of the "Lilley doctrine" is potentially a nail in the coffin of the British insurance industry, until recently one of the UK's last remaining world-leaders.

Five years ago, at the birth of the movement towards the Single Market, it was generally supposed that the British insurance industry would come to dominate the European marketplace.

The French government decided then to promote its own insurance industry. It declared that its leading nationalised company, the UAP, should grow quickly - at least to the size of Allianz, the largest German company. AXA, originally a mutual company, was encouraged to grow into a world player. Fifty per cent of the French insurance market is represented by the four nationalised companies.

In Germany, the freedom within a protected marketplace to create catastrophe reserves free of tax, and traditionally obscure accounting methods, have allowed both protection from takeover

and the easy accumulation of the funds necessary to make takeovers in other European countries.

For British insurers, on the other hand, the acquisition of European companies has proved nearly impossible, due to the barriers raised by nationalisation, mutualisation and protective cross-shareholding.

However, the open financial market in the UK, particularly with the abandonment of the Lilley doctrine, means that nationalised French companies with easy access to funds, and German companies rich with tax-free reserves, have a clear opportunity to acquire in the UK.

The UK insurance industry - both Lloyd's and insurance companies - does not require government of the corporatist policies of France, nor the protection of German authorities.

It does need desperately the removal of the fiscal disadvantages which make it uncompetitive, and most of all, that two or three centuries of reputation and goodwill

behind the UK companies should not be acquired cheaply by the French state.

Mediocre management, intense global competition, and a series of catastrophic claims have contributed to the current vulnerable state of the UK industry.

But this is not sufficient reason for it, its employees and policyholders to be discriminated against by its own government at a time when its competitors in Europe are receiving intensive support from theirs.

The British insurance industry urgently needs the government to allow Lloyd's and insurance companies equal fiscal treatment to their continental competitors, and to continue to enforce the Lilley doctrine.

Indeed, the doctrine should be strengthened; that company which cannot be acquired should not be able to acquire.

Yours faithfully,
NICHOLAS DAVENPORT,
12 Blake Gardens,
London,
SW6.

Shadow over mortgage lender's future

National Home Loans plunges £48m into loss

By JONATHAN PRYNN

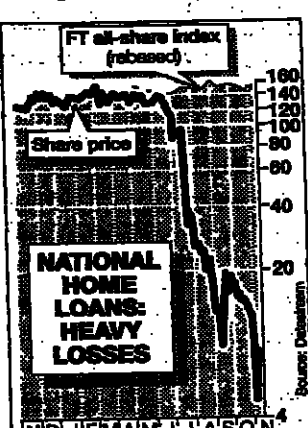
NATIONAL Home Loans Holdings (NHL), the mortgage lender that was caught up in the BCCI affair in July, made pre-tax losses of £47.9 million in the year to the end of September after setting aside £88.7 million provisions to cover payment arrears and losses on repossession.

The results were slightly better than the worst market expectations and the shares rose 3½p to 12p.

John Darby, the chairman, said: "Several factors contributed to these results, but underlying the specific problems is the stubbornly poor state of the UK economy and the impact of the deep, prolonged recession on the markets we serve." He added that he expected any recovery in 1992 to be slow and "muted".

Institutional shareholders called the results distressing and doubted whether the company could continue in its current form in the long term.

Mr Darby said the company was pursuing "a range of



options", including an outright sale of the company, "other forms of alliance with a strategic partner" and a refinancing and restructuring of the group. However, he said it would not be in shareholders' interests for the current board to resign.

Institutional efforts to restructure the board appear to have fizzled out after Richard Lacy, the former NHL chief executive who last month attempted to whip up support for a boardroom

coup, said he no longer had any interest in NHL. Kevin Milner, chief executive, said that the period had seen "an unprecedented level of arrears and repossessions" and that the entire sector had faced funding problems because of international banking concern about its exposure to property lending.

The company made 1,900 repossessions last year and has made a further 200 since the year end. It has 1,700 properties currently for sale of which 900 are under offer. NHL has a further 6,000 "non-performing" mortgages on its books, of a total of 71,000 mortgages still outstanding.

Mr Darby said that the problems facing NHL had intensified in July following the closure of BCCI. The NHL subsidiary, the National Mortgage Bank, was a major deposit taker for local authorities, some of which lost substantial sums when BCCI collapsed. Mr Darby said that the company had decided to negotiate a standby facility of £200 million when it became clear that the deposits were likely to be withdrawn.

Nigel Terrington, the treasury director, said that "the vast majority of deposits" had not been renewed once the news of the standby facility had been made public.

Before provisions the group made a £40.8 million profit against £37.5 million for the previous year. Mortgage assets of £1.45 billion were securitised during the year. New house lending was £700 million against redemptions of £500 million. At the year end the group had £1.7 billion of mortgage assets on balance sheet and a further £2.1 billion off balance sheet.

Tempos, page 24
Comment, page 25
Savers' fears, page 25

New breed of lender born of the boom

NATIONAL Home Loans Corporation is the largest of a new breed of centralised lenders which sprang up in the housing boom of the late Eighties to provide mortgage finance. It specialised in and helped to develop non-status and self-certification loans (Sara McConnell writes).

The lender relied on the borrower to give evidence of income and circumstances without any independent confirmation. It also sold deferred interest loans where the interest is rolled up and added to the debt. Unlike

building societies and banks, these lenders have no branches, and obtain most of their business from brokers and life companies. They get their funding from the money markets rather than investors' deposits. Lenders who do not accept deposits from the public are not formally supervised — there is no equivalent of the Building Societies Commission or the Bank of England. The centralised lenders' only regulator is the market, which will not lend unless it has confidence in the institution.

Delay hits ambition to end post monopoly

By ROSS TIEMAN, INDUSTRIAL CORRESPONDENT

GOVERNMENT ambitions to open up the Post Office to increased competition have been delayed by lack of space in the parliamentary timetable. Peter Lilley, the trade secretary, has put off the introduction of a bill to liberalise postal services in order to bring forward a white paper designed to strengthen the powers of regulators of the privatised utilities.

Increased competition in postal services, including the establishment of a new regulatory department to oversee competition, formed one of the planks of John Major's citizen's charter.

Ministers want to keep the Post Office's obligation to provide a universal service, but allow private companies to offer rival deliveries for a little more than the price of a first class stamp. At present, the Post Office retains a monopoly on all deliveries costing £1 or less.

The delay was revealed yesterday as Mr Lilley published the Competition and Service (Utilities) Bill, which sets out to give regulators in the telecommunications, gas and water industries powers equal to those endowed on the Office of Electricity Regulation in the government's most recent utility privatisation.

The bill, also central to the

citizen's charter promises, is designed to enhance competition, speed the introduction of improvements in service quality and provide compensation payments for disrupted service.

At a press conference to introduce the measure, Mr Lilley also revealed plans for a big increase in competition in the supply of gas. The trade secretary said he wanted to reduce the threshold at which rivals are allowed to compete with British Gas from 25,000 to 2,500 homes a year as soon as practicable.

The measure would enable many smaller industrial and commercial customers to buy gas from competing suppliers, and reduce the proportion of

British Gas sales protected by monopoly from 55.8 per cent to less than 49 per cent.

However, Mr Lilley said he would defer any decision on opening up the domestic gas market, accounting for half of the company's sales, until 1996.

British Gas said it welcomed the trade secretary's promise to consult, but gave warning that it would seek to change its pricing structure. The company accused the trade department and the Office of Fair Trading, which has just recommended tough measures to strengthen competition in gas supply, of ignoring its analysis of the implications of reducing its tariff monopoly.

Mr Lilley denied that the regulatory regimes of the first utilities to be privatised, in telecoms, gas and water, had been too light. Rather, the bill was based upon the accumulated experience of regulators, who had shown what could be achieved in terms of better service and increased competition.

The trade secretary also said he was not betraying investors who bought shares in the companies by tightening controls on them. "Nothing that we are proposing here is in conflict with any promise in any prospectus," he said.

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A permanent wave at Alan Paul's

By MATTHEW BOND

WHAT goes on within a ladies hairdressing salon has long been a mystery to most men. So it should have come as little surprise yesterday when Bernard Solomon admitted that he had little idea of what was going on within Alan Paul, the only quoted hairdresser.

Or rather it would have been, had it not been for the fact that Mr Solomon is chairman of Alan Paul. Or, more precisely, that Mr Solomon was non-executive chairman until yesterday when, just three weeks after he took up the appointment and after completing an "urgent" financial review of the company, he resigned.

Nobody at Alan Paul's Writtle headquarters wanted to talk yesterday about the events that prompted Mr Solomon to go. But it seems fair to say that Mr Solomon perched under the dryer and did not like what he saw. He took over the

chair just ten days after Alan Paul said that its interim profits would be "materially below" expectations.

A spokesman for the company said he could not elaborate on what Mr Solomon's investigation had revealed, but pointed out that Coopers & Lybrand Deloitte had been called in to review the company's financial performance and its balance sheet position at the end of September this year, the company's half-year end. Dealings in Alan Paul's shares were also suspended at 20p, 58p below the pre-profit warning price.

Mr Solomon's departure is far from being the only change to affect the Alan Paul board. Alan Moss, who was chairman until Mr Solomon's appointment, has been suspended as a director, along with Michael Rowland, the managing director. Clive Warner has resigned as finance director but remains an employee. Peter Underhill has also

stepped down from his position as non-executive director. In their place comes a clean sweep of Essanelle directors, the private hairdressing group that Alan Paul bought for £8.5 million last year. Arthur Fabricant, Essanelle's former chairman and controlling shareholder, takes over as executive chairman of Alan Paul, having previously been a non-executive director. He is joined by David Bell, Essanelle's former finance director, and by David Wood, Essanelle's UK salon director.

The full extent of the tangle Alan Paul has got itself in will probably not emerge until Coopers has completed its review. But at the trading level it is believed that Mr Moss's long-held conviction that hairdressing was recession proof may have been severely tested in recent months. In August, a £5.3 million rights issue to reduce borrowings met with a distinctly tepid reception.

Manganese Bronze slides into the red

By PHILIP PANGALOS

MANGANESE Bronze Holdings, the industrial holding company that makes London's black taxicabs, has cut its dividend after sliding into the red at the full-year stage.

The company dived to a pre-tax loss of £949,000 in the year to end-July, compared with a profit of £4.66 million last year, as group turnover declined from £83.8 million to £69.7 million.

Jamie Borwick, managing director, said that demand fell "dramatically", with only 2,300 vehicles produced, against 3,200 previously.

"Prospects are still awful," Mr Borwick said. "It's the yellow light on top of the taxi. When you can't get a taxi in the rain any more, then you'll know that things are improving."

The vehicles division suffered a pre-tax loss of £304,000, against a profit of £2.98 million previously, as turnover fell from £55.2 million to £44.7 million.

There is a 3.78p loss per share, against earnings of 18.1p last year. The final dividend has been cut from 4.5p to 1p, reducing the total from 8p to 1p for the year. The shares lost 6p to 90p.

Group operating profits slumped from £5.17 million to £482,000, exacerbated by an exceptional loss of £1.21 million relating to redundancy and severance costs, mostly in the vehicles division. Gearing stood at 11 per cent, but has since been trimmed to 3 per cent.

The company also made a below-the-line extraordinary provision of £1.04 million against its investment in UltraFine Powder Technology Inc, the American very fine powder maker.

Sotheby's predicts end to losses

SOTHEY'S Holdings, the auctioneer hit by adverse market conditions, expects a profit this year, despite a jump in third quarter seasonal losses.

In the quarter to end-September, pre-tax losses were \$17.99 million (\$5.44 million loss) for \$8.9 million losses in the first nine months (\$11.6 million profit). Losses per share were 22 cents in the third quarter (6 cents) and 11 cents for the first nine months (\$1.17 earnings).

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Rolls-Royce approved for new M-D aircraft

By OUR INDUSTRIAL CORRESPONDENT

ROLLS-ROYCE is to offer its Trent engine to power the MD-12 trijet with which McDonnell Douglas Corporation, the American plane builder, plans to challenge Boeing's near-monopoly of the jumbo jet market.

The British aero-engine company is the first to reach agreement with McDonnell to ensure the availability of its engines on the aircraft. Although the first flight is not planned until 1995, the MD-12 programme is an important new market for Rolls's biggest engine, the Trent 800, which has so far had disappointing orders from buyers of Boeing's forthcoming 777 trijet.

The Trent 800 engine, which is still under development, is the most powerful that Rolls has ever built. During its development programme, it has already shown it can provide the 75,000lb of thrust needed to power the MD-12.

The MD-12, which is expected to cost \$4 billion to develop, will be an expanded version of McDonnell's MD-11 aircraft, with longer wings and body. Rolls does not offer an engine to power MD-11, so its alliance with McDonnell to power the MD-12 is an important step forward for the company.

The aircraft, which is scheduled to enter service in 1997, will be capable of carrying 375 passengers in a typical three-class cabin or up to 520 in a single class, over a distance of 9,200 miles.

Frank Turner, Rolls-Royce director for civil engines, said the Trent would be the lightest engine offered on the MD-12, and would give operators significant gains on range and payload.

"The engine has ample power at the outset and the capacity to grow as future models of the aircraft require more thrust," he said.

Rolls already has orders and options for 178 Trent engines that are worth more than £1 billion. The first engine is expected to be officially certified in December 1993.

The uprated Trent was developed primarily to power a new generation of large, long-haul twinjet aircraft, which require especially large engines to ensure they can remain in the air even if one power plant fails.

However, the company's efforts to sell the engine received a setback when British Airways turned instead to General Electric of America for engines to power the Boeing 777 twinjets which the airline has on order. Rolls was deeply disappointed at the BA decision.

The British engine maker was eventually successful, however, in winning a launch order to power 777s for Thai Airways. In addition, Rolls is optimistic that its engines will be bought by Cathay Pacific Airways to power its fleet of Boeing 777s.

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German rates outlook boosts markets

By ANATOLE KALETSKY AND MICHAEL CLARK

HOPES of an early cut in British base rates were revived and stock markets in Europe rose sharply yesterday as investors began to revise their bearish views on the likely course of German interest rates.

Markets began to question the assumption that German interest rates were bound to rise soon after the Bundesbank left monetary conditions unchanged at its regular meeting on Thursday. Hopes that German rates were at or near their peak were further fuelled by yesterday's interview in *The Times* with Helmut Schlesinger, Bundesbank president.

The London markets also benefited from speculation that a sharp fall in Britain's inflation rate, to be announced on Friday, would offer the Treasury an opportunity to shave a half-point off base rates. The German bond market gained from reports that foreign investors would be exempted from a withholding tax to be introduced next year.

Although many dealers still expected a quarter-point rise in German rates, Professor Schlesinger's comments "took the edge off" speculation about significantly higher rates, said Robert Ryan of the Bank of New York.

The dollar rose briefly above the key DM1.65 level but fell back in London to close almost unchanged at DM1.6425. Bond and stock markets retained most of their gains.

The FT-SE 100 index closed just below its best due to end-of-account profit-taking, despite a confident start to trading on Wall Street, where the Dow Jones scored an early 12-point lead. The FT-SE finished 21 up at 2,559.

Dealers claim this week's softening of American interest rates to their lowest for 18 years may have paved the way for a British rate cut. It is also felt that the government's dismal performance in the by-elections and its poor showing in the opinion polls will add to the pressure for a rate cut.

Stock market, page 24

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Crack down on pension abuses

Pension schemes are still running rings round the Inland Revenue, the National Audit Office reported this week. Loans are made from the funds to the companies that set them up and no interest charged. Properties are bought by funds for excessive prices from the companies and then leased back. One scheme tried to buy a plane for a company director to use and, when refused permission, bought an airfield against the wishes of the Inland Revenue. Another scheme bought a farm for a director and a third used pension funds to buy a car for a director. Further ingenuity allowed one scheme, set up in March 1985, with a contribution of £300,000 from a company, to let two directors retire on the same day and commute their pensions for a tax-free lump sum of £150,000 each.

Another director had a tenfold wage rise in the year before her pension entitlement started to be calculated. She rose from a salary of £9,000 to £90,000 as the

scheme began to assess her best three years of earnings to set her pension.

The pensions industry to a man will, no doubt, claim that these are isolated incidents. It is difficult for the Superannuation Funds Office to know because too many schemes do not submit the correct valuations and information when they should, yet very few lose the vital authorisation that enables tax relief to be given on contributions and tax to be escaped on gains within the schemes and on lump sum payouts from the schemes.

A survey of small self-administered pension schemes found that 75 per cent submitted information at least six months late and 20 per cent waited another year before providing the required details.

A first step might be for the SFO to cut the time it takes to



COMMENT

LINDSAY COOK
WEEKEND MONEY EDITOR

approve schemes. There are currently 160,000 out of nearly 750,000 occupational pension schemes still operating with interim authorisation.

The office says it has tightened controls and the number of schemes losing authorisation has increased from 14 over the four years to 1988-9 to 50 since 1989. But there are still a great many professionals making a good living out of devising schemes to get the maximum tax relief plus unorthodox benefits for some pension scheme members.

The Public Accounts Commit-

tee will take evidence on the report next month and ought to ask why professionals who are found guilty of manipulating schemes to avoid taxation and give undue tax-free benefits to certain members are not banned from running further funds.

The government acted this week to stop wages being paid in the form of shares, unit trusts or other tradeable financial instruments to avoid paying national insurance contributions. Now it should look at the imaginative ways of funding pension schemes and the determination of some

directors to take what they want from a scheme, despite opposition from the tax authorities.

The total losses may be relatively small but the potential gains for a few individuals are huge. One company was set up for 14 days to fund a pension plan to avoid a tax bill of £44,000. This was the equivalent to an annual payment to the pension of £1 million for one director, the report points out.

The report is in marked contrast to that of the Occupational Pensions Advisory Service, last week, which detailed how some pension funds did their best to avoid paying out fair pensions to large numbers of lower employees.

There should be greater controls to prevent abuses of either kind. Until there are, a large number of occupational pension scheme members will have the

Call the tune

Those with mortgages from National Home Loans, the loss making centralised lender, are in a strong position, although they may not think so as they continue to pay a variable rate of 12.15 per cent, well above the building society average rate of 11.5 per cent. They are not at risk. It is a borrower's market. If they wish to remortgage and find a lower rate, they should have no difficulty finding another loan elsewhere, as long as the costs of remortgaging do not outweigh the advantages. Alternatively, they could stay with National Home Loans. Even if it is not interested in attracting new business, it needs to keep the clients it has by not getting too out of line on rates. If NHL sells its mortgage book, the buyer could well set a lower rate.

BUILDING society investors are having to come to terms not only with much reduced interest rates but also the fear that their savings are no longer as safe as they once thought they were.

The proposed rescue of the Town & Country Building Society by the Woolwich Building Society, announced this week, was brought about by the Building Societies Commission to prevent loss of confidence in societies as safe havens for money.

The fifteenth largest society was set to announce a loss of £10 million for the year because quadrupled bad debt provisions of £45 million outstripped its profits, which are expected to be £35 million.

Every society is expected to announce increased provisions for losses on repossessed homes this year. These, in some cases, will be more than operating profits for the year and will mean the societies concerned must dig into their reserves or look for partners. Gloomy forecasts on further house price falls and the level of repossessions have added to concern among savers and industry analysts.

The commission was determined that anxiety about building society safety should not be exacerbated by protracted merger talks. Delay would have increased the danger of the T&C failing through a run on its funds. In August, the commission arranged standby funding from the Woolwich for the Southdown, when rumours caused a run on the south coast society. The problem was immediately resolved.

Contrary to popular belief, a building society has been allowed by the commission to make a loss without unpleasant consequences for the industry. The Lancastrian, according to statistics published by the Building Societies Association this week,

Savers fear building society funds are no longer safe as houses

By LINDSAY COOK, MONEY EDITOR

made an operating profit of £12 million last year. This was more than wiped out by a £25 million extraordinary item and resulted in the 12-branch society having to claw back £15 million from its general reserves. Because the society, which is based in Manchester, is low-key, the loss passed without comment.

The commission called the chief executives of the top five societies together as soon as it discovered that the Town & Country's difficulties were public knowledge. One of them was expected to takeover the ailing T&C. Talks went on throughout last weekend.

The Halifax was the front runner at first, but the duty eventually fell to the Woolwich. No society outside the top five was big enough to rescue the T&C and if the Leeds, at number five, had been called upon its credit rating would have been harmed by such a merger.

The Leeds has, however, since helped to steady nerves by publishing results for the year to September 30. Profits increased to £190 million, an increase of 11 per cent on last year, despite a tripling of bad debt costs.

The commission also acted in February, when the Leamington Spa, number 21 in the league table, incurred losses of £3.6 million. The Leamington merged with the Bradford & Bingley. The Cheshunt was

also nudged towards merger, after the Leeds provided standby funding for it.

As Weekend Money pointed out in August, a series of mergers is expected as smaller societies realise that they will have to announce sharply reduced profits, or losses, for the current year.

Larger societies will be keen to merge with those that have key high street sites and strong reserves. The Leeds announced six months ago that it wants to grow by mergers. It will, no doubt, be talking to those societies it fancies, pointing out the wisdom of merging from a position of relative strength rather than waiting until they have no alternative.

Those societies that leave it late might also find there are no willing partners left. The Bradford & Bingley, Bristol & West, and Cheltenham & Gloucester have already rescued societies and will not want to reduce their own efficiency or their credit ratings by taking on societies with a lot of bad debts.

Since the beginning of last year, the number of societies has fallen from 118 to 94 and the Cheshunt and T&C are well on their way to merger. Another ten mergers are expected to be in progress by the time the results for all societies for the current year are published. Savers and borrowers should have nothing to fear.

They could in most cases benefit from the mergers.

It has become traditional that the difference between the reserves/assets ratios of two societies that are merging should be paid as a bonus. Where there are losses, potential for a further drain on the reserves will be reduced. But in most cases some extra payment or discount on mortgage payments should be given.

No saver has lost money in a building society since the Building Societies Association began collecting data after the second world war. In some cases, directors have lost money.

That happened at the Grays Building Society, which was absorbed by the Woolwich in 1978. Over the years, its chief executive had defrauded the £12 million society of almost £7 million, when lost interest was reckoned up. Most of it had been lost at gaming tables in Kent.

The formation of the Building Societies Commission in 1986, and the fact that the commission's regime is much stricter than that of its forerunner, the Registry of Building Societies, caused many larger societies to complain about its pernickety requirements. Now, they might be grateful for its careful watch over societies' accounts.

The commission has strengthened guidelines on account-

ing for borrowers in arrears. However, there are as yet no guidelines on when societies should make provisions. Because of this, some societies might have made lower provisions than was wise last year, in the hope that the housing market would recover and enable borrowers to sell themselves out of arrears.

Many savers are keenly aware that the maximum guaranteed payout under the building society compensation scheme, established in 1986, is £18,000.

In the event of a society failing, the scheme would pay out 90 per cent of the first £20,000. It is really a technicality as it has never been called upon and the commission seems determined that it never will be. However, even the unfounded fear of savers losing money would have damaged other societies at a time when investor loyalty was at a low point because of reduced rates on savings accounts.

The industry and analysts say there will be no more T&Cs in the top 20. But if there were, the Halifax, the largest society, is still unencumbered, having last been called in to deal with a problem at the Wakefield Building Society.



Fidelity challenges traditional players with unit trust, cheque book and card



High street alternative: Mary Blair, of Fidelity, matches the banks and building societies

A UNIT trust group, is challenging banks and building societies, by adding a cheque book and gold card to its cash unit trust. Fidelity Investments was the first unit trust group to launch a money fund and now it hopes others will follow its lead and offer banking facilities on their cash funds (Lindsay Cook writes).

Both the cheque book and the card will be available to investors with more than £5,000 in the fund. This is called the Premier Service. The account is intended to rival high-interest cheque accounts offered by all banks and most building societies and will have a £250 minimum for withdrawals.

Unlike deposits in banks and building societies, the fund is covered by the Investors' Compensation Scheme, which can pay out up to £48,000 in the event of failure. Building society investors are limited to a maximum of £18,000 and bank customers can receive up to £15,000 with their deposit protection schemes.

Premier Service investors will also be able to make deposits through a paying-in book at all main banks. Smaller investors will have paying-in books that can be sent in by post.

Unlike accounts operated by Fidelity in America, there will be no direct debit or standing order facilities. These may come in the future. The group is already looking at allowing regular payments from the account.

Mary Blair, product development director, said the account meant that for the first time a unit trust would be able to offer a real alternative to high street building society and bank accounts.

The account currently pays about 10.7 per cent gross, after

the annual charge of 0.5 per cent is deducted. This is higher than high-interest cheque accounts available in the high street. The Halifax Asset Reserve pays 9.7 per cent gross on £5,000 and the Abbey National high-interest account pays 7.5 per cent. Since the fund's launch in February 1989, an investor with £5,000 invested would have earned £1,559 in net interest. This compares with the Halifax's return of £1,377.75 in its instant access account.

The banking facilities are being made available in conjunction with the Bank of Scotland. The cheque book should be given automatically to investors, who have invested the required amount. The gold card, which costs £25, will be issued according to credit-scoring criteria.

The fund pools the money of all its investors to gain access to the money markets, offering higher savers' rates than those paid to investors with £1,000. All the investments are checked against credit-rating agency reports. At least half of the fund is always invested for seven days or less and no more than a fifth may be placed in any one institution.

In America, where Fidelity's parent company is based, money market funds account for \$450 million. Barry Bateman, managing director of Fidelity Investments, said unit trust groups could offer better returns than building societies because they did not have a network of high street offices to maintain.

The group plans to launch several offshore international money funds in the next couple of months. These will offer gross interest. The UK authorised fund can pay interest only net of tax. Non-taxpayers can reclaim the tax.

1991 M&G Year Book

48 pages of facts, figures and performance statistics on lump sum and savings plan investment in M&G unit trusts managed by M&G Securities Limited (member of IMRO and Lautro) and the M&G PEP managed by M&G Financial Services Limited (member of IMRO).

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Investing for income

One of these Peps, the Professional Pep, offers a choice of four different investment strategies: UK growth, UK income, European growth and international growth. Investors choose unit trusts and stocks up to a value of

By SARA McCONNELL

for payment of interest gross. Inflation, however, is more likely than tax to erode the value of investments and income. Less risky investments, in building societies and gilts, guarantee to return the original investment but the real value of this could be halved by inflation. Income from building society accounts varies with interest rates but can offer a negative real return if the rate of inflation is higher than the interest rate. The value of a guaranteed yield from a gilt can also be eroded.

However, the Leeds Permanent calculated that of the 30 per cent of people eligible, only 16 per cent have registered. Other societies have seen a similar takeup.

self, as long as lodgers share meals and are treated as family members. If part of a house is let, there might be some capital gains tax to pay.

People taking their money out before the end of the first year will get only half the interest rate quoted.

TOMORROW

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Investing for income

Roller coaster shares

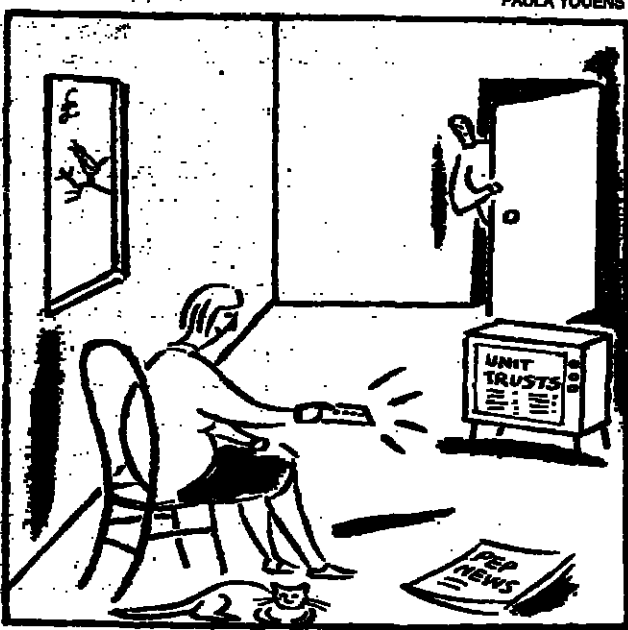
PERS. FIN.

PEOPLE should not invest in equity-based investments such as unit trusts or Peps unless they can afford to lose money and are prepared to invest for at least five years. There is no guarantee that the original investment will grow or even stay the same.

This means the level of income is not guaranteed, so those needing money for fixed, regular outgoings could find themselves selling units to maintain their income and eroding their capital even more. Unit trust managers emphasise that this is not a good idea except for people with a lot of capital. These can offset losses against capital gains tax payments.

Returns on unit trusts are expressed as gross yields; what unit holders actually get are net payments.

Several companies, including Save & Prosper and Société Générale Touche Renmant offer unit trusts paying income monthly by cheque or into a bank account. Annual income on an investment of £10,000 in S&P's monthly



PAULA YOUENS

income portfolio when it was launched in 1984 has increased by an average of 6.3 per cent a year.

Most unit trusts pay income quarterly, six-monthly or annually. Investors wanting income more regularly could put money into several different trusts paying income at different

times of the year. Those who do not rely heavily on income from unit trusts should opt for the income to be reinvested.

Most personal equity plans also allow income to be withdrawn six-monthly or quarterly. It is tax-free and investors can specify the level of regular income they need.

Pick and mix income and capital growth

INVESTMENT trusts, like unit trusts, offer no guarantee that the value of an investment will be maintained or grow, because they move up and down with the stock market. Investors need to take advice on buying shares in an investment trust because some deliver fixed incomes but repay minimal capital sums.

The Association of Investment Trust Companies this week published a fact sheet, *Investing for Income*. It explains the three sorts of income shares in the split-level capital trusts that are being launched by many companies.

Split-level trusts have a limited life-span and shares that produce capital growth or income, or a mixture of the two. Those who want income will receive all or most of the dividends but little benefit from capital growth.

The price of traditional income shares rises during the early part of the trust's life, then falls as the redemption date approaches. On redemption, the investor gets most of the income from the trust but only a fixed capital repayment. Capital losses can, however, be offset against capital gains.

Some investment trust companies will pay income monthly by splitting a lump sum between several of their trusts, paying dividends at different times of the year.

Income from investment trusts is paid net of basic rate tax, which can be reclaimed by non-taxpayers. Taxpayers can avoid paying tax on income by investing in trusts that are held in a personal equity plan (Pep).

Up to £3,000 a year can be put into trusts in which at least 50 per cent of the investments are in UK or European shares. The whole annual Pep al-

INVESTMENT TRUSTS

lowance can, however, be invested in newly issued investment trust companies, a loophole exploited by M&G last month when it launched its first investment trust.

Double your tax break

TESSAS

THE main reason for introducing tax exempt special savings schemes (Tessas) at the start of this year was to encourage long-term savings in banks and building societies. Interest on Tessa investments will be tax-free as long as they are held for five years. But savers are allowed to take income net from a Tessa, normally annually, without losing the tax break. The difference between the net and the gross rate will stay invested and savers will continue to earn interest on the interest.

Rates on Tessas have fallen by about 3 per cent since the beginning of this year, from a high of 15 per cent to today's rate of just over 11.5 per cent on average. A saver who put £3,000 into an Abbey National Tessa taken out on January 2, when the rate was 13.8 per cent would have seen rates rise to 15 per cent, then fall progressively to 11.4 per cent. But he or she would still be able to take income of £267.32 net on December 2. This income would have been £307.91 if the rate had been held at 15 per cent.

Hard times bring boom in jumble

CAR-BOOT SALES

IT COSTS between £6 and £10 a day to rent a space and set out the contents of the attic and around the car at a car-boot sale. People can also save money by buying second-hand goods at sales.

According to Brian Numan, managing director of Bray Associates, a car-boot sale organiser, these sales are becoming more and more popular.

He said: "Times are hard and it is good to clear out the attic and make a few bob out of it. At some sales, at the Hackney dog track in London, for example, people are buying second-hand because it is all they can afford." Others, in fashionable places such as Brighton, tended to be "more antiques".

Anyone can sell goods at a car-boot sale but these nor-

mally have to be the seller's own possessions, other second-hand goods or craft items.

A growing difficulty for car-boot sale organisers is that professional market traders take advantage of the low rents charged to the private sellers and move in to sell new goods.

A comprehensive list of car-boot sales in the London area and some western home counties is in *Car Boot Calendar*, a bi-monthly listings magazine, published by Fairs and Markets Diary in Reading, Berkshire.

The company publishes *Fairs and Markets Diary*, which lists antiques fairs, flea markets and car-boot sales nationally.

Peter Allwright the magazine's publisher, said that at a rough estimate, 10,000 car-boot sales took place in Britain each weekend.

The only risk is inflation

GILTS

GILTS come with a government guarantee, so the original capital investment is almost risk-free. As Tony Plummer, director of Hambro's Bank, said: "The guarantee is usually pretty good although the coupon, or income, is sometimes cut in time of war, for example."

Investments in gilts are free of capital gains tax but income is taxed. Income is paid every six months at a rate fixed at the outset and is higher if inflation is rising and interest rates are high.

People should generally look at gilts as a long-term investment because they do not guarantee the return of the original capital unless they are held to maturity. Matured gilts will return the original capital.

As in the case of building societies, nominal return could be outpaced by inflation and there is no capital growth, unless the gilt is index-linked. Neither is there any growth, by definition, on the fixed yield of an ordinary gilt.

At the moment, a five-year gilt maturing in 1996 offers a yield of just under 10 per cent, while a long-dated gilt maturing in 2001 offers 9.75 per cent.

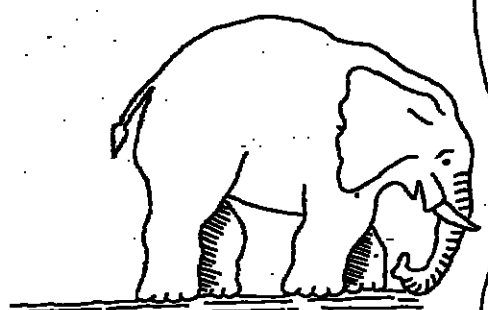
Mr Plummer said: "You don't want to hold gilts in periods of high inflation but now there is a high real yield."

Portfolio PLATINUM

For readers who may have missed a copy of *The Times* this week, we repeat below the week's Portfolio price changes (today's are on page 33).

Stock	Mon	Tue	Wed	Thurs	Fri	Sat	Sun
1	+8	+4	+5	+1	+8		
2	+7	+1	+5	+3	+3		
3	+8	+2	+4	+5	+3		
4	+9	+8	+4	+2	+6		
5	+8	+3	+3	+5	+4		
6	+5	+2	+6	+3	+3		
7	+6	+1	+2	+4	+3		
8	+7	+4	+3	+2	+5		
9	+7	+3	+4	+5	+4		
10	+4	+3	+3	+2	+3		
11	+5	+3	+2	+4	+4		
12	+9	+2	+4	+6	+4		
13	+5	+2	+2	+4	+4		
14	+6	+2	+7	+2	+3		
15	+7	+4	+4	+2	+7		
16	+7	+2	+3	+5	+4		
17	+8	+3	+3	+2	+6		
18	+6	+1	+3	+6	+5		
19	+5	+1	+7	+3	+3		
20	+6	+3	+4	+1	+6		
21	+8	+2	+2	+4	+4		
22	+6	+1	+6	+2	+4		
23	+8	+3	+2	+3	+2		
24	+5	+1	+5	+1	+2		
25	+8	+4	+5	+2	+7		
26	+9	+2	+2	+5	+3		
27	+5	+2	+2	+3	+3		
28	+5	+2	+7	+1	+3		
29	+8	+5	+3	+2	+6		
30	+6	+1	+5	+2	+4		
31	+8	+1	+3	+6	+3		
32	+6	+1	+6	+1	+4		
33	+5	+1	+2	+3	+2		
34	+8	+3	+4	+1	+5		
35	+7	+4	+4	+3	+5		
36	+5	+2	+2	+3	+3		
37	+7	+1	+3	+2	+2		
38	+5	+2	+2	+3	+4		
39	+9	+1	+3	+4	+5		
40	+4	+1	+2	+2	+2		
41	+7	+4	+5	+3	+6		
42	+8	+3	+3	+5	+6		
43	+4	+2	+4	+3	+3		
44	+7	+1	+6	+2	+3		

STEWART IVORY Unit Trusts



PUSHING BEYOND THE RECESSION

In January of this year Stewart Ivory were ranked 1st out of 41 management groups in *The Sunday Telegraph* 1990 Management Group of the Year survey.

In February, 5 of our unit trusts appeared in *Money* (Observer's) top ten tables. Both surveys were for our one year performance.

But we're far from satisfied. Although we're delighted to be 1st over one year, that's not our goal. We deliver long-term consistent results. With above average returns.

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If you'd like to know more about our full range of world-wide unit trusts please write to us at Stewart Ivory Unit Trust Managers Ltd, 45 Charlotte Square, Edinburgh EH2 2EL. Tel: 011 41111. Telex: 331111. Fax: 011 41111. Cable: 331111.

Below, we set out some of the value of unit trusts, their history and past performance is not necessarily a guide to future performance.

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= 9.195% net at 25% tax

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Please send me without obligation more details of Special Bond Shares. Tel: 011 41111. Fax: 011 41111. Cable: 331111.

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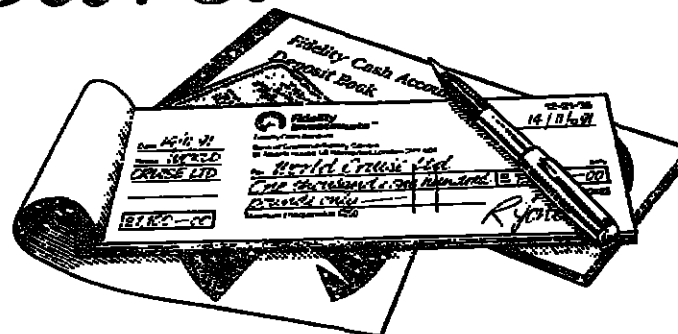
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Now you don't have to sacrifice high yields for easy access. The innovative new Fidelity Cash Account* gives you the best of both worlds.

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1144

Fidelity Investments



Face to face: Save & Prosper pension fund managers prepare to answer questions at this week's meeting

Annual clients' forum is planned to boost accountability

Fund managers submit to their investors' scrutiny

By SARA MCCONNELL

INVESTORS are rarely able to question investment directors on their decisions face to face. Many, however, must long for the opportunity after receiving statements showing that their investments have plunged.

When Fleming Private Asset Management and Save & Prosper launched the Directors' Portfolio pension fund a year ago for wealthier clients and some company schemes, they promised investors a chance to challenge the investment team led by Graham Bell.

This week, 12 clients and 35 brokers took up the offer. Most of the individual clients were accompanied by the advisers who had sold them the pension scheme.

Keith Cival, head of intermediary sales at Save & Prosper, said: "Clients are probably not very interested because the fund has gone up 30 per cent. If we had bad news, they would probably be much more interested." A

year after the fund was launched, its value has increased by 27.4 per cent, 1 per cent more than the FT-SE 100 share index.

The aim of the annual forum is to enable Mr Bell to explain why he has chosen the shares in the portfolio and investors to question his decisions.

The Directors' Portfolio is based on the same concept as S&P's managed personal equity plan. Up to 20 shares, mostly blue chips, are held in the portfolio. Money is also invested in investment trusts with foreign exposure, to aid growth. The largest holdings in the portfolio now are Hanson, Eastern Electricity and Flemings Far Eastern Investment Trust. Shares are sold if they do not perform to expectations; a smaller number of shares allows more active management. Mr Bell said. During the year there were 21 trades, 18 of which yielded profits for the fund

and three of which, Ranks Hovis McDougall, GEC and Redland, made losses.

The value of the fund has grown to £6.5 million, up from the £1 million with which it started. About £3.6 million is in equities, the rest in cash.

Investors questioned Mr Bell's strategy of continuing to buy equities on the ground that the FT-SE index would peak before the general election next year. They also expressed worries that the investment management team would be unable to take such firm decisions as Mr Bell in his absence. The answer was that no one except Mr Bell himself was likely to buy stocks. The question whether Mr Bell would buy shares in the forthcoming BT sale received no answer.

Chris Eves, personnel manager for a large Japanese securities house, attended the meeting with his independent financial adviser, Arthur Davies of Baigrie Davies. Mr

Eves is responsible for choosing suitable personal pension schemes for the company's London employees and felt the meeting was worthwhile. "It was pitched at the right level," he said. "I'm a personnel specialist rather than a financial expert but I found it interesting and informative. It was interesting to talk to the people who were actually managing the money and Mr Bell appeared to be extremely competent."

Mr Eves put himself forward as "guinea pig" when the fund was launched last year and invested several thousand pounds of his own money as well as arranging for the company to contribute to the Directors' Portfolio on behalf of some of the employees. He had been attracted to the scheme because he liked the concept of basing the portfolio on a small range of stocks. He plans to stay with the fund for a minimum of two years.

Twist arms for charity

By LIZ DOLAN

WORKPLACES up and down the country could soon be alive with posters exhorting staff to "collar a colleague for charity" and with staff sporting paper collars bearing the inscription "I've been collared". It is all part of a campaign, to be launched in January, aimed at attracting more support for Give As You Earn, the payroll scheme that enables employees to give up to £600 a year of their pre-tax income to charity.

Russell Twist, editor-in-chief of *Readers Digest*, told delegates at this week's annual conference of the Charities Aid Foundation that the scheme needed a shot in the arm. It had not lived up to expectations, having so far provided a total of £25 million in four and a half years, he said. The magazine has therefore decided to sponsor a nationwide campaign to boost support. The campaign will be similar to one it started for its

own staff last year. Mr Twist said: "We used all the tricks of our trade. Posters, T-shirts, leaflets. It was essential that every member of staff be eyeballed personally. Memos and notices are never enough." At the end of an intensive week-long campaign, nearly half the 800 staff had succumbed.

Mr Twist claimed that the best way to spread the GAYE message was from existing donors to their colleagues, and from the shopfloor to the boardroom. One of the campaign's many slogans will be: Payroll Giving Is Good For Your Company. "I always find," Mr Twist said, "that things begin to happen when you can identify a motive that involves self-interest."

At the end of 1992, the magazine will make national awards to companies and individuals who raised the most money. Cash prizes will go to charities chosen by the winners. "There will also be

plaques which we hope companies will proudly display and, in later years, compete for," Mr Twist said.

The campaign was welcomed by John Major, the prime minister, in a speech to the conference. He called on other public bodies to try harder to promote GAYE.

Mr Major alluded to a fall in the level of donations to charity in the past year which, he admitted, was due to the recession. The full extent of the decline in giving will be revealed in CAF's Charity Trends report, due out next Thursday.

A spokeswoman for the Foundation said it was too early to say whether the recent campaign to encourage more people to write will lead to more legacies for charity. "People say they are quite willing to leave money to charity, but it's just so hard to get them to write will in the first place," she said.

50%

Fifty percent! That's the Labour Party's proposed top rate of tax if they are returned at the next General Election.

Extending National Insurance could make it even higher - up to 59%! But don't worry.

We've got a scheme which could help you to hold on to more of your hard earned interest.

It's called the Skipton Triple Crown Bond - and it works like this.

GUARANTEED INTEREST RATE TILL 30TH APRIL 1992
The Bond pays 12.60% gross (9.45% net) on investments of £10,000 or more and that rate is fixed until 30th April 1992. So if, as everyone expects, interest rates continue to fall up to the General Election, you'll be sitting pretty because your rate is guaranteed not to change.

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On interest credited before 6th April 1992, you should be liable to tax at the current rates. So we'll credit interest on 31st March - including all the interest due to the end of the fixed rate period, i.e., 30th April.

What's more, we'll credit your next interest payment on 30th April 1993, so you should get the benefit of no further higher rate tax in the 1992/93 tax year too. You may need to seek professional advice as to the effect on your own tax position.

VARIABLE RATES FROM 1ST MAY 1992

From 1st May 1992 the Bond's interest rates and terms will be exactly as the prevailing terms of our Skipton Ninety investment account. And because your rate will then be variable, if interest rates start to climb again following the General Election, yours will be free to move up too!

ACCESS TO YOUR MONEY

During the initial fixed rate period (up to 30th April 1992) you cannot add to your investment, make any withdrawals or close your account.

From 1st May 1992 you can enjoy penalty free access to your money, provided you give us ninety days notice. Or you can have instant access, subject to the loss of an amount equivalent to ninety days interest on the amount you withdraw.

HURRY! LIMITED ISSUE

Please act quickly. This is a limited issue Bond, so investments will be accepted on a first come first served basis. To take advantage of this quite exceptional investment, just call at your nearest Skipton Branch, or simply post your cheque with the coupon.

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TELEPHONE: 0756 700511

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Interest rates calculated on annual basis. Upon receipt of your cheque you'll be sent, for completion, an application form and on its return a passbook will be issued. Interest will be earned with effect from receipt of your cheque. After the fixed rate period interest rates will be variable. Interest will be payable net of the basic rate of income tax (which may be reclaimed by non-taxpayers) or, subject to the required certification, gross. The net rates quoted are based on the current basic rate of income tax at 25%. After the fixed rate period, up to £250 in cash and £75,000 by cheque can be withdrawn at any branch, subject to the terms of the account. Amounts over £75,000 by cheque from Head Office.

SKIPTON

TRIPLE CROWN BOND

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☐ Please send me more details.

NAME(S) _____

ADDRESS _____

POSTCODE _____

TEL. DAY _____ EVE _____

INTEREST RATES ROUND-UP

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Dep A/c	2.53	2.66	2.12	none/none	7 day	
Typical						
Fixed Term Deposits:						
Barclays	7.03	7.03	5.82	25,000-50,000	1 mth	071-628 1587
Lloyds	7.31	7.31	5.85	25,000-50,000	3 mth	071-628 1587
Midland	6.56	6.56	5.25	2,500-no max	1 mth	0742 529555
Northwest	6.56	6.56	5.25	10,000-no max	1 mth	0742 529555
TSB Bank	6.56	6.56	5.25	10,000-24,000	1 mth	071-728 1000
HCA	6.47	6.47	5.15	10,000-24,000	6 mth	071-728 1000

HIGH INTEREST CHEQUE ACCOUNTS

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

BUILDING SOCIETIES

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

CASH/CHEQUE ACCOUNTS

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

NATIONAL SAVINGS

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

GUARANTEED INCOME BONDS

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

LARGER LOANS

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

OTHER (INSURANCE COMPANY)

	Nominal rate	Compounded at 25%	40%	Min/max investment	Notice	Contact
BANKS						
Ordinary Share A/c	5.25	5.25	4.20	1 mth	none	
Best buy - largest socs:						
Portman	7.50	7.50	6.00	500 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	2,500 min	30 day	
Northolme	7.50	7.50	6.15	10,000 min	30 day	
Skipton	8.30	8.30	6.84	2,500 min	90 day	
Bradford & Bingley	8.34	8.34	7.07	25,000 min	1 year	
Best buy - all socs:						
Southolme	7.50	7.50	6.15	1 mth	Post.	
Card Cash	6.56	6.56	5.25	1,000 min	Post.	
Cheltenham & GL	6.56	6.56	5.25	10,000 min	30 day	
Cheltenham	6.56	6.56	5.25	1,000 min	90 day	
Lancasterian	6.56	6.56	5.25	25,000 min	1 year	

Scottish Mutual votes on future

SCOTTISH Mutual policyholders will meet on Monday, in Glasgow, to decide whether to approve a takeover of the life office by the Abbey National. If 75 per cent of those attending vote in favour, Scottish Mutual will petition the Court of Session in Scotland to approve the merger (see Sara McConnell writes).

The Abbey National has offered to pay £258 million to Scottish Mutual and Scottish Mutual policyholders will be offered bonuses totalling £70 million.

The deadline for postal votes was 10.30am today, but Scottish Mutual is hoping members will vote in person. All with-profits policyholders with a sum assured of more than £1,000 will be eligible to vote. Charles Thomson, general manager and actuary, said: "This is intended as an opportunity for the members to question our decision."

Mr Thomson would not disclose the number of postal votes, but said that he would not have to advertise to encourage members to vote. He had previously said that if only a handful of people voted, they would technically be able to decide Scottish Mutual's future but that "it wouldn't be very clever if only four people voted and three of them voted in favour."

About 100 people are expected to attend the meeting and vote against the merger. One of these will be Charles McConnell, the Glasgow financial adviser, who has been leading a campaign against the takeover. At a meeting with Scottish Mutual executives

Hiccup for second-hand policies

By SARA MCCONNELL

POLICYHOLDERS from several leading life offices could find themselves shut out of the market for second-hand policies because companies specialising in selling second-hand endowment policies will not yet accept unutilised with-profits policies.

Standard Life and Scottish Amicable have both recently announced that they will be offering unutilised with-profits endowments as standard, rather than traditional with-profits policies to cover mortgages.

Sammy Alexander, director of Policy Portfolio, which makes a market in buying and selling endowments said: "There won't be a market in unutilised with-profits yet. It will take time to filter through. There may be a market in ten years. We haven't got a good enough idea of how they will perform and it is difficult to project to get a value."

David Beale, director of Beale Dobie, which also buys and sells second-hand endowments, said: "At the moment we are not accepting them, mainly because they haven't been around very long and we like policies to have completed at least a quarter of their life. Valuing these policies will be difficult and will need sophisticated analysis."

However, the company was not ruling out the possibility of accepting these policies, said Mr Beale.

Sales of traditional with-profits life policies are booming as policyholders realise that they can get up to 30 per cent more than the surrender value for their unwanted endowments if they are sold or auctioned.

H E Foster & Cranfield, the auctioneer, this week sold 60 to 70 per cent of the 120 endowments on offer at its regular sale. The rest will be sold later at private sale.

Policies were sold for on average 25 per cent above the surrender value the seller would have got from an insurance company. One policy, from NFU Mutual, due to mature in 1994, sold for £9,450, double its surrender value of £4,516. Another 20-year policy from Legal & General maturing in 1993

with a surrender value of £28,975 went for £32,000.

Guy Enriquez, of Foster & Cranfield, said: "We are continuing to see a marked increase in the number of investors purchasing life policies. Our recent monthly auctions have appealed to many new buyers who are attracted by the anticipated compound growth of 14 per cent to 16 per cent a year on these investments, while vendors can often obtain higher prices by auctioning their policy rather than by selling by any other method."

The only acceptable policies at present are traditional with-profits policies which have run at least a quarter of their term, have valuable attaching bonuses and are from well-known life offices.

Second-hand endowment specialists have never taken on unit-linked endowments because they do not earn bonuses in the same way as with-profits policies. The value of a unit-linked policy is the value of the underlying equities on the day it matures. If the stock market slumps, the value of the policy slumps as well.

Contributions on unutilised with-profits policies are invested in units and rise and fall directly with the stock market, but like traditional with-profits policies, unutilised with-profits contracts attract annual bonuses, set every year by the insurer. These can fall, but once a bonus has been paid out in a year it cannot be removed.

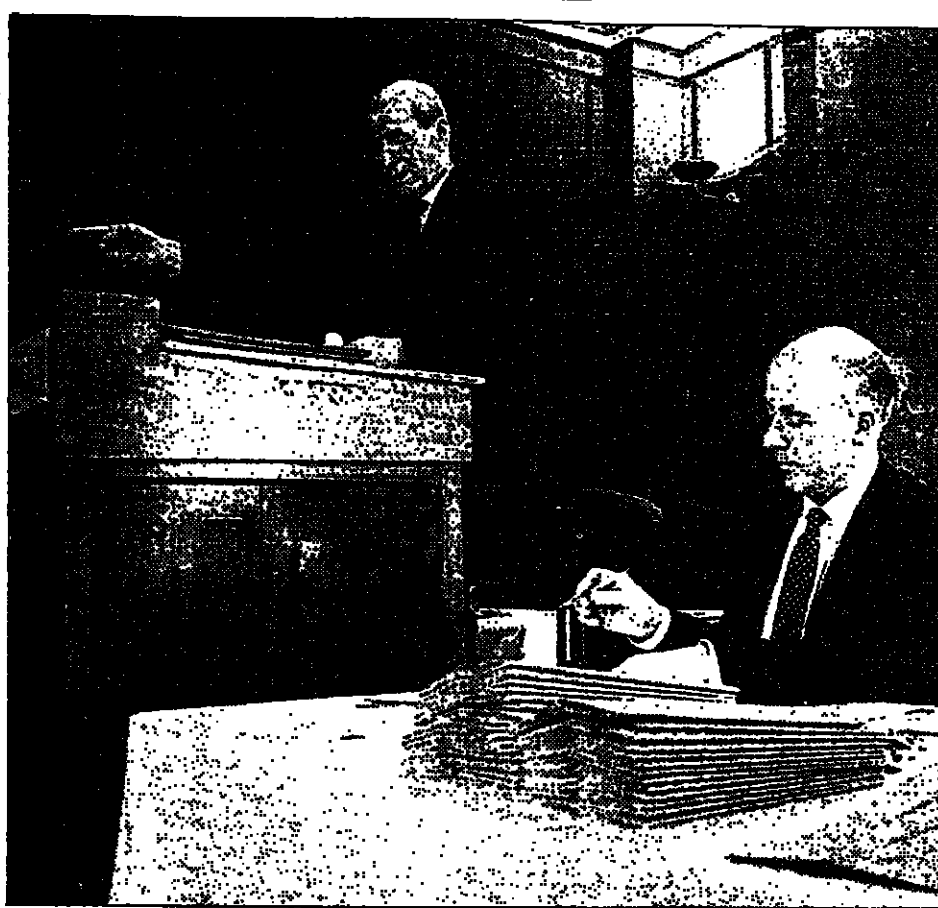
The policy also pays out a terminal bonus on maturity. Standard Life's new contract, Homeplan, guarantees to pay the value of the policy as long as the policy is not cashed in early. The policy's worth will depend on the performance of the underlying assets. Life offices estimate that more than half of all endowment policies are cashed in before their mature.

The life office sets a level of annual bonus which when added to the sum assured and a terminal bonus should pay off the mortgage after 25 years. John Hylands, Standard Life's assistant general manager, actuarial, said: "Unutilised with-profits policies are no more difficult to project than traditional with-profits policies, and some of the methods used to project to get a value for a second-hand endowment are a bit dubious anyway."

He added: "We believe surrender values are fair and there ought not to be scope for people to get more for a policy."

Prudential Holborn is expecting to introduce regular premium unutilised with-profits contracts for mortgages next year.

Alan Wren, Prudential Holborn's chief executive, said: "These contracts may have less attraction for the second-hand buyer but this probably means they are more attractive to the seller who won't want to sell it in the first place."



Policy auction: Guy Enriquez (left) and Bob Werton, of H E Foster & Cranfield

Would-be BT investors running short of time to register for perks

By LIZ DOLAN

POTENTIAL applicants for shares in British Telecom II have little more than a week left in which to register with the Share Information Office. The cut-off is midnight on Monday, November 18. If they do not register, they lose the right to several incentives and will not be able to apply through the eight special share shops.

Those registered get preference in allocation. They also have the choice of either an 8 per cent discount on the total offer price on up to 1,000 shares, or a one-for-ten bonus on a maximum 1,500 shares held until December 1994. The money comes off the second and third instalments, due in July next year and March 1993. On a 360p offer price, it works out at £30 per 100 shares, the minimum allocation.

People who register through one of the eight share shops, or via one of the private client brokers taking part in the

scheme, receive even greater preference in allocation. They also get two "buy" and two "sell" coupons enabling them to deal at special rates for three months after the flotation.

Of the 4.5 million currently registered, 75 per cent have chosen the share shop route. The 1 million existing BT shareholders, who were registered automatically, still have to select a share shop if they want the extra incentives.

A spokeswoman for the advisers said: "We want the share shops to build up a decent mailing list so that ordinary people get used to dealing with them and find out how easy it is to buy and sell shares." Investors may use the coupons to deal through any one of the eight share shops, not just the one they registered through.

That is because applicants will not know what rate individual companies are offering until Thursday, Nov-

ember 21, three days after the deadline for selecting a share shop. The advisers decided against making all share shops charge the same, as they offer different services. Sharelink, for instance, traditionally charges less because it is a postal service.

Some companies have yet to decide whether they will allow shareholders to sell before they receive their letter of allocation.

The offer closes at 10am on Wednesday, December 4, and advisers are likely to start on the following Monday. The Share Information Office is on 0272 272 272. People registering are not committed to buying shares.

Sharelink, which has a private client base of more than 200,000, is investing £2 million on new facilities and taking on 350 temporary staff to deal with the BT II float. It will also provide dealing facilities for Abbey National and the Bank of Scotland.

SCHRODER UNIT TRUSTS LIMITED OFFER FOR SALE

OF UNITS IN THE

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The Japanese stockmarket currently looks attractively valued. The Nikkei Dow Index is now 34% off its 1989 peak and has the potential for significant growth.

Schroders is an international banking group with over 21 offices worldwide, including Tokyo. The Fund will be managed by Schroders' experienced team in Japan. This same team has produced outstanding performance numbers for Schroders' existing Japanese unit trusts. The Schroder Tokyo and Schroder Japanese Smaller Companies Funds have been consistently top quartile performers over the last 3, 5 and 7 years in the Japan sector.* (*Source: Micropal, offer to bid, income reinvested to 4.11.91.)

Fixed Launch Offer Price - 50p

Offer closes 22nd November 1991

TERMS AND CONDITIONS

FUND OBJECTIVE AND POLICY
The Schroder Japanese Enterprise Fund will aim entirely for capital growth. The Fund will follow a highly active investment policy with emphasis being placed on switching between sectors and a concentrated approach to stock selection. The relatively small number of stocks held will be in established Japanese companies with a proven record offering the prospect of above average capital growth.

UNIT PRICES
The prices at which units can be bought (Offer) and sold (Bid) will be calculated using a valuation at 2.00pm each business day. The prices are published a day later in the national press. The difference between these two prices is the spread - the estimated spread is 6.25%. The Manager may vary these prices and the spread within the terms of the Trust Deed.

CHARGES
The Offer Price includes an initial charge of 5.25% (equivalent to approximately 5.00% on the actual offer price.) The initial charge may be increased only 90 days after such change has been included in revised Scheme Particulars and written notice has been given to regular savers. The annual management charge is 1.5% and is deducted from the unit trust's income. The Managers may increase the charge to the maximum permitted under the terms of the Trust Deed. Changes to the annual management charge are subject to providing unitholders with written notice. Revised Scheme Particulars indicating the increased charge must have been available for 90 days before the increase can take effect.

TAXATION
Income earned by unitholders from a unit trust is liable to UK taxation. An authorised UK unit trust is exempt from UK tax on capital gains realised on disposals of its investments. Unitholders who are UK residents for taxation purposes may be liable to capital gains tax in respect of gains arising from the disposal of units held, subject to any indexation relief which may be available.

DEALING
Orders for units will be accepted for the fixed price of 50p between 9th November and 22nd November 1991 inclusive. Orders can be given to the Dealers by telephone on 071 - 606 8484, between 9.00am and 5.30 pm each business day. Or the Application form attached can be posted, together with a cheque, to Schroder Unit Trusts Limited, FREEPOST, London EC2B 2UT. A Contract Note will be sent within 2 business days. Settlement for units purchased is by return. Unit Trust Certificates will be sent within 21 business days from receipt of registration details and payment. No cancellation rights arise under the Financial Services (Cancellation) Rules 1989 in respect of applications made solely in response to this advertisement. To sell units return the Unit Trust Certificate endorsed. The proceeds will be paid within 5 business days.

MINIMUM PURCHASE
For Lump Sum investments the minimum initial amount is £1,000 with a minimum subsequent investment of £500. For regular monthly savings the minimum is £25 per month (please ask for a special application form).

DISTRIBUTIONS
Income Units
It is likely that income from the Fund will be minimal. The pay dates are: Interim 31st May, Final 30th November.

Accumulation Units
Income distributions are automatically reinvested and this is reflected in the increased price of the units. The number of units held by the unitholder remains the same.

UNIT TRUST INVESTMENT
Past performance is not necessarily a guide to future performance. The value of investments and the income from them may go down as well as up and the investor may not get back the amount originally invested.

SCHEME PARTICULARS
These and the Managers' reports may be obtained, free of charge, from the Managers.

TRUSTEE: Bankers Trust Company Limited
Member of IMRO
MANAGERS: Schroder Unit Trusts Limited, 33 Gutter Lane, London EC2V 8AS.

Notes to help you complete the Application Form

1. The minimum initial investment is £1,000.
2. Complete the details below and pin your cheque to the Form and post to the address below, no stamp is required.
3. All Applications must be received by 22nd November 1991.
4. Units cannot be registered in the name of any person below the age of 18 years, but an application can be made by an adult and the account designated with the minor's initials.
5. In the case of joint applicants all must sign and provide full names and addresses on a separate sheet.
6. Companies should execute under seal or under the hand of a duly authorised officer.

Application Form

I/We wish to invest £ in the Schroder Japanese Enterprise Fund (minimum initial investment £1,000). I/We enclose a cheque made payable to SCHRODER UNIT TRUSTS LIMITED.

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Surname _____
Forenames (in full) _____
Address _____
Postcode _____
Date _____
Signature _____

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Schroder
Japanese Enterprise Fund

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By making free-standing AVC contributions from your gross income you can top up your pension and look forward to retirement. Also through AVCs you currently receive tax relief at the highest rate which you pay.

Remember that the value of the tax relief available will depend on individual circumstances and that current legislation can change in the future.

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If you would like more information by post and by telephone call 02961 26226 or return the coupon below.

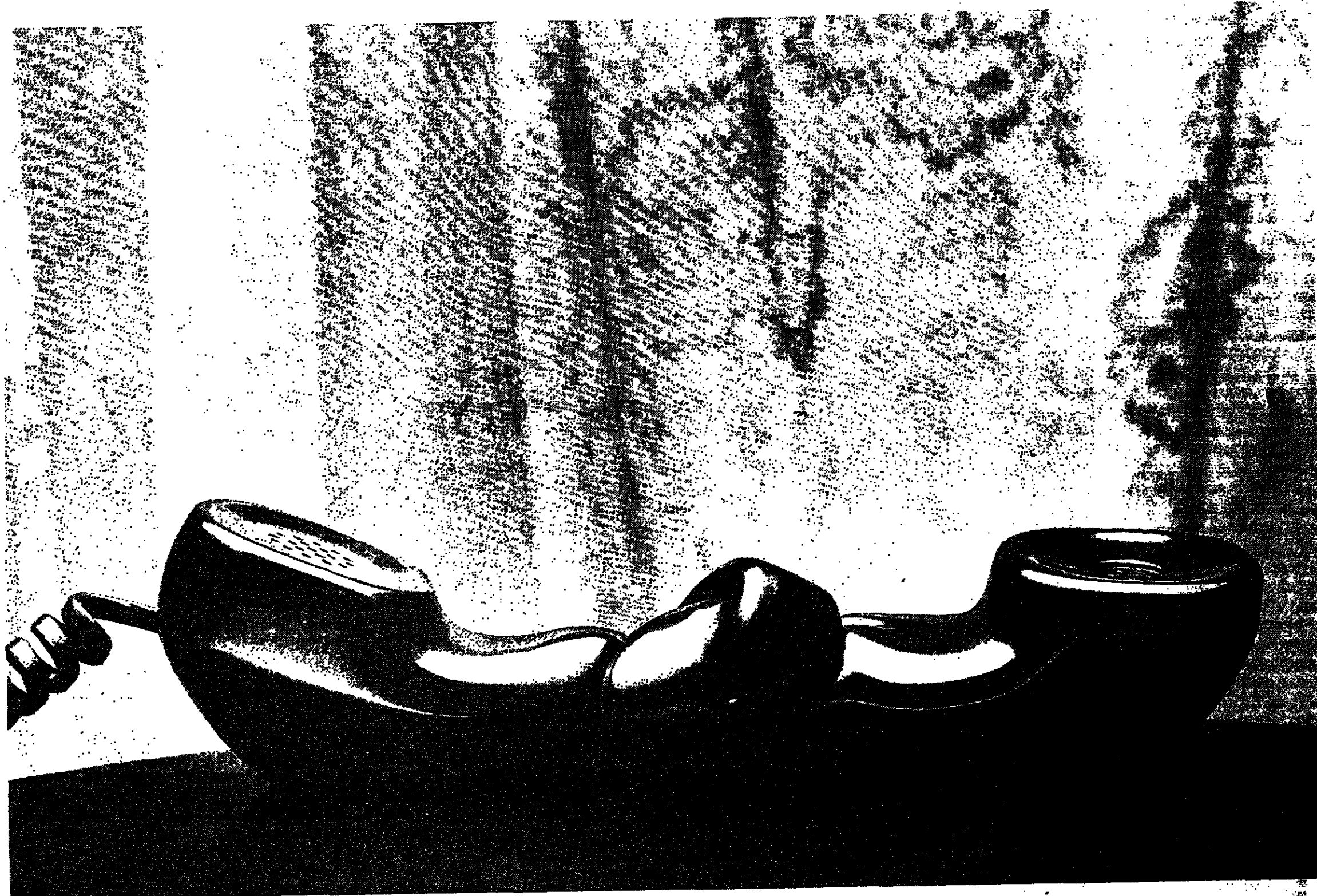
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In 1992

The Equitable Life
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Schroders

Don't forget, to qualify for incentives you must register by Monday November 18th.



If you're interested in the BT share offer you ought to know that time is getting tight. You only have until midnight Monday November 18th to register. Then, you could qualify for incentives. These will be either bonus shares or money off later instalments.

After you have registered, you will be sent an information pack telling you about the company and the share offer. It will also tell you about the Share Shops and how to go about selecting one.

Later, you'll automatically be sent a prospectus and a special application form. To register, just fill in the coupon and send it to the address opposite, or, if you're a bit tied up, simply call the BT Share Information Office on 0272 272 272.

Phone 0272 272 272. You could buy a bit of BT.

To register persons under 18, please do not use this coupon but call 0272 272 272. This coupon is to be used by individuals only.

Title (Mr/Mrs/Ms/Miss) _____

Full Forenames _____

Surname _____

Address _____

Postcode _____

Please complete and send to the BT Share Information Office, P.O. Box 1, Bristol BS99 1BT.

**BT
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Interest 'trap' of credit card bills

By LIZ DOLAN

SHOPPERS who use their credit cards to tide them over the expensive Christmas period could be in for a shock when the day of reckoning arrives. The decision by many of the main card issuers to start charging interest from transaction date, instead of the statement date, means that interest charges on amounts left outstanding can add up to considerably more than some people may have bargained for.

Paul Micallef, from Essex, was "stunned" to discover that he had to pay £9.31 interest after leaving £200 of his Barclaycard balance for July unpaid until the following month.

He said: "I just couldn't believe it. That's an annualised rate of nearly 56 per cent."

Mr Micallef normally pays up in full each month to avoid interest charges. He was, therefore, unaware that, by leaving part of the balance unpaid, Barclaycard would charge interest at a daily rate on the whole of the balance from the date of the first transaction and not, as he had supposed, on the portion left unpaid.

The first two transactions on the account, dated July 17 and 19, totalled £212.62. That meant he already owed the bulk of his eventual £328.96 bill weeks before he sent off his payment cheques credited to the account on August 29.

It was at this point that Mr Micallef discovered Barclaycard was open to negotiation. He did owe the £9.31 recorded on his statement but, after



Stunned: Paul Micallef was billed for £9.31 interest on an unpaid balance of £200

disputing the charge, he persuaded the company to halve it to £4.65. He said: "I rang some guy in Liverpool and complained that this was nothing short of usury. He said: 'I have been given the power to reduce your interest charge' and he did. When I asked him why, he said: 'I am not at liberty to reveal the reason for my decision' and that was the end of it. I think people should know that this sort of thing goes on."

"Fortunately, I haven't got

other people's problems; the ones who are using their cards as a bit of a buffer and can't afford to pay off their cards every month. I usually pay mine off, but I was a bit pushed in July with one-off bills like my season ticket for Tottenham."

His experience recalls that of another reader of *The Times* who negotiated a reduction on the exchange rate charged by Barclaycard when

he used the card to buy furniture for his property in France.

Mr Micallef also has a National Westminster Access card. Because July was financially onerous, he decided to leave an outstanding balance of £200 on that account as well. This time, the interest charge was £4.69 because NatWest only charges on the unpaid amount from the date of the statement for their standard cards. The new cards, launched when the bank announced its £12 annual fee, charge from the date of transaction. Other card issuers who charge from statement date include Chase Manhattan, Clydesdale, and the Royal Bank of Scotland.

Most of the rest have now opted for the more expensive transaction date method. They include Lloyds, Midland, Bank of Scotland, Girobank, TSB, Co-operative, Halifax, Yorkshire Bank, Leeds Permanent, National & Provincial and Town & Country.

Mr Micallef has now decided to "play the banks at their own game". He says: "I'm going to the States on December 12. I'll get the ticket at the last possible moment, so it won't be on my November bill. I get the December statement on January 7, and I'll pay the full amount. I'm going to make sure I don't have this sort of problem again."

BRIEFINGS

NATIONAL Savings has doubled the maximum holding limit on 36th issue NS certificates to £10,000. The certificates, which have been on sale since April 2, offer a tax-free and guaranteed return of 8.5 per cent over five years. They may be bought through post offices and some banks in units of £25. Application forms and prospectuses may also be obtained by calling 0800 868700 in office hours.

Scarborough Building Society is reopening First Post, the postal-only investment account whose initial popularity was so great that it had to close soon after opening in February. The account offers a variable rate of 11.15 per cent from an initial minimum investment of £1,000. The maximum is £250,000. Monthly income is available on balances above £2,000 at an interest rate of 10.61 per cent. Savers get instant access by return of post, with all transactions dealt with in 24 hours. As before, the account will close when a further £30 million is raised.

Birmingham Midshires has launched First Class, a 90-day postal account. Interest rates range from 8.2 per cent net on £10,000-plus to 9.2 per cent on £100,000-plus. The society will only accept a limited number of applications. More details are available on Freephone 0800 444109.

The true worth of existing pension arrangements may now be calculated, using a new computer-based service available from Chantrey, a financial services company based in London. The service, called the Pensions Evaluator, also shows how much should be invested to achieve the required level of retirement income in real terms. Pensions Evaluator costs an initial £150, plus £25 for each existing personal pension policy. The computer model can also calculate whether early retirement is possible and, if so, when.

First Mortgage Securities is offering a capped mortgage that lasts for four years. The interest rate on amounts less than £75,000 is capped at 11.25 per cent. For people borrowing more than £75,000, the rate is capped at 11.45 per cent. If interest rates fall below the capped rate, borrowers pay FMS's standard variable rate, currently 11.65 per cent, plus 0.15 per cent. The arrangement fee is £295, or £395 for those borrowing more than £75,000. FMS is also offering a shorter cap to June 1992. The rate for this one is 9.25 per cent, or 9.45 per cent over £75,000.

The Bradford & Bingley Building Society has launched a two-year fixed rate mortgage at 10.45 per cent. The rate applies to all types of mortgage, including repayment,

endowment and pension. The rate applies until January 31, 1994. The arrangement fee is £175. Loans up to 95 per cent are available for house purchase, or up to 80 per cent on remortgages.

The Automobile Association recommends checking that household contents policies cover personal belongings stolen from cars as most car insurance policies provide little, or no, protection for such a loss. The AA's Homesure household contents insurance provides extra cover for personal possessions stolen, lost or damaged anywhere in the world from £32 per year.

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SAVE & PROSPER

THE INVESTMENT HOUSE

Rates cuts are too little, too late, CA says

By LINDSAY COOK, MONEY EDITOR

THE Consumers' Association has criticised the credit card industry this week for not reducing interest rates fast enough. Bank base rates have fallen since last October from 15 per cent to 10.5 per cent — a fall of 30 per cent, while some cardholders have had no reduction and others one small reduction during the year.

Jane Vass, head of the Consumers' Association's Money Group, said: "The reductions have been too little, too late. It would take quite a drop before they come down to what they should be."

Curiously, one of the most expensive cards, the Co-operative Visa, can be the cheap-

est. The Co-op charges an annual percentage rate of 32.1 per cent to customers who pay their bills by cheque and 24.6 per cent to those who have authorised the bank to take their money by direct debit. There is no annual charge for the card.

Midland Bank's Affinity cards have charged 32.1 per cent since October 1990. Before that, the cards, which pay 25p to charity for every £100 spent, charged interest rates of 26.8 per cent. The bank's standard Access and Visa cards have had a £10 fee since this April, when their annual interest rates were reduced

from 32.1 per cent to 28.1 per cent. Store card interest rates have also fallen, but many are still above 30 per cent and can be substantially higher for people reluctant to give the card issuer authority to take direct debits.

The association also complains that direct comparisons of cost are not possible because of the way annual percentage rates are worked out.

The APR first of all assumes that each card issuer charges interest from the transaction date. This means that those cards that charge from the statement date have a lower interest rate than the APR would indicate.

The calculations must also take into account any annual fee. The more that is borrowed, the smaller the influence of a fee. Because of this, some card issuers assume "unrealistically high" balances on an account — often as high as £1,000 — to work out the percentage rate.

For those thinking of changing cards, the Consumers' Association points out that card companies tend to be consistent with their charges. Over two years the difference in interest charges for different cards for someone who borrowed £500 the day after the statement was made up every four months and paid back £125 a month would be £50, according to the association.

Changing cards is not easy, though. Credit card companies are becoming more choosy about new customers with some banks refusing to take on customers who do not have a current account with them.

Cardholders who are accepted may find that the credit limit for a new card is much lower than for an old one.

Bad debts and fraud have made the card companies much more cautious when setting credit limits for new customers.



Jane Vass: more cuts needed

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CREDIT CARD COSTS

Organisation	Current rate APR (%)	Annual fee (£)	Rate last changed	Previous rate APR (%)
Barclays	27.80	8	1 May 91	29.8
Midland	28.10	10	10 April 91	32.1
Access/Visa Affinity	32.10	-	October 90	26.8
NatWest	26.80	12	15 Oct. 91	29.8
Access/Visa Visa Primary	26.30	6	new issue	-
Mastercard	26.10	12	new issue	-
Visa Gold	23.70	35	new issue	-
TSB	26.00	-	1 Sept 91	29.8
Royal Bank of Scotland	26.82	-	2 Sept 91	29.84
Bank of Scotland	26.40	10	1 July 91	28.8
Co-operative	23.10 DD	-	New issue	-
Visa Gold	28.80 DD	-	-	-
Standard Visa	24.80 DD	-	9 Sept 91	26.1
Leeds	32.10 DD	-	July 91	31.3 purchase
23.80 purchase	-	-	-	32.1 cash adv
Halifax	26.30	10	1 Feb 90	28.7
Save & Prosper	23.70 purchase	8	10 June 91	24.9 purchase
25.30 cash	-	-	-	25.8 cash
25.30 purchase	-	-	-	26.6 purchase
26.30 cash	-	-	-	27.7 cash
Lloyds	26.80	12	1 Sept 91	28.3

DD=Direct Debit

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Or for further information about this, or any of our other excellent offshore accounts — like the Guernsey Gross 90 Day, Guernsey Gross Instant Access or Guernsey Monthly Income — pick up a leaflet at your local Bristol & West Building Society branch.

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BRISTOL & WEST INTERNATIONAL

Give dormant funds to charity

From Mr Jack Shapiro
Sir, You make a valid point about the fact that "dormant" pensions monies disappear into the reserves of insurance companies. It is not only pension monies. Insurance policies taken out and premiums paid for many years and then the policyholder either dies or goes abroad or just disappears, such funds are held for five years and then go into the great mass of reserves. This is true of amounts left "without a known owner" in trustee departments of banks. In bank accounts, building

society accounts, I know that in one company the amount transferred to reserves was well over £1 million in 1981. I would suggest that such monies be released by the holders to some such organisation as the Charities Aid Foundation (CAF) for distribution to worthy causes. Your support for such an idea may well have the necessary result. I read your column with unfailing interest. Yours sincerely, JACK SHAPIRO, 100 Brim Hill, N2.

Good, bad and ugly

From Mrs Nancy Harding
Sir, I find Mrs Melloy's letter (Weekend Money, November 2) criticising Lindsay Cook quite extraordinary.

Does she think that just because there are some "good guys" in the financial services, bad guys and schemes should not be exposed?

I should have thought that an honest trader would be pleased at any attempt to weed out rotten elements in the sector.

Yours sincerely, NANCY HARDING, 9 Pleasant View, Farnborough, Orpington, Kent.

From Mr John Holt
Sir, Following the abolition of the maximum commission agreement, which was against the wishes of most advisers,

commission rates have generally increased. Last year, the firm in which I am a partner negotiated enhanced rates and we now receive identical commission from over 20 leading insurance companies with one notable exception, from which we receive 5 per cent less.

It is interesting to note that in our half-year results for the April-September 1991 period, our business with this "exceptional" company has actually increased by 39 per cent.

Like the majority of independent financial advisers we are obviously not commission-driven and it is a pity that so much adverse publicity is given to the minority who are.

Yours sincerely, JOHN HOLT, Independent financial adviser, 1 Greyfriars Road, Reading, Berkshire.

Transfer not so instant

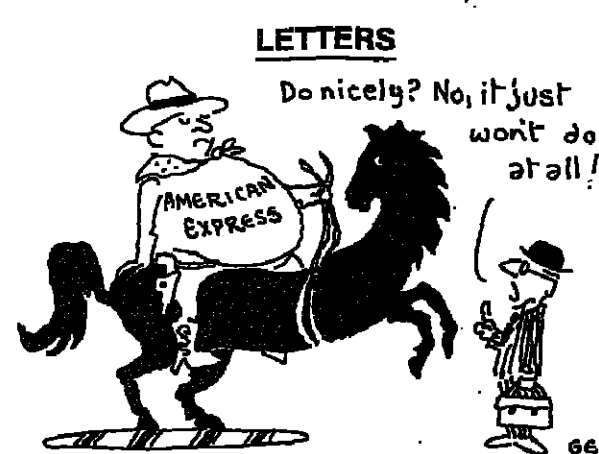
From Mr Alan Schuster
Sir, Your readers who bank with Abbey National may be interested to know that if you check your account at a Link machine (ATM), the cleared balance shown is not necessarily correct.

Knowing a large cheque would be debited to my account last Monday, I made a transfer the day before from my Instant Saver account to ensure sufficient cleared funds were available to honour the cheque. In spite of this, it was "bounced" because "my agreed overdraft facility would have been exceeded".

Correspondence and discussions with my local branch revealed the fact that Link is run as a completely separate system which is not connected to the main banking system outside normal office hours. Although debits on savings accounts are effective immediately, current accounts may not receive a credit until the next working day (which could be three days on a bank holiday weekend).

To compensate, you would think that the Abbey National would update the main system with ATM transactions before applying debits but no — returning cheques (charge £15) and withholding interest on money in this no-man's land situation is far more profitable.

Yours faithfully, A. SCHUSTER, 1 Bouverie Gardens, Kenton, Harrow, Middlesex.



Lloyds loses out

From J.A. Churchill
Sir, After 40 years with Lloyds Bank, I am quitting.

Unilaterally, they have changed my company Lloyds/Access card to a Lloyds/American Express card, without the option.

Their literature on this intended change nowhere stated that the annual charge of £17.50 would rise to £35.00.

Open or shut case

From Dr John R. Battye

Sir, Barclays Bank here also now opens only from 10am to 3pm. Until recently with its own manager, then a sub-branch only, its commodious premises have finally been sold and the bank has dwindled into a cubby-hole in the wall. Charming staff, but premises so small that at busy times customers are compelled to queue outside in the street in all weathers. There is

no cash dispenser within many miles, but there are persistent rumours of the final dwindling into imminent closure. This is not claimed as a record for Barclays Bank but simply its record here in a town with fewer than 3,000 people, hence no irresistible magnet for any competitor.

Yours truly, JOHN R. BATTYE, Ramosus, 3 Old Brewery Lane, Reepham, Norwich, Norfolk.

Moving homes hit premiums

From Professor T.H. Hanna
Sir, Your article "House sale is sunk by subsidence hint without foundation" (Weekend Money, October 26) illustrates the well-known fact: only believe proven information — do not believe general statements that are transferred amongst specialists by rumour and based on unwarranted good belief.

All houses move during their lives. A few may be subjected to subsidence and damage, particularly when founded in clays which have the capacity to change volume with water depletion or addition.

The basic principles of subsidence assessment have been established for several decades. When a potential subsidence problem arises it is crucial that the expert civil/geotechnical engineer appointed has the skill to isolate the cause and to produce a report which will not generate

undue alarm to house owners, insurers and repairers. Much useful guidance on securing the services of an expert engineer will be found in the *Architects' Journal*, January 2 to 9, 1991.

Yours faithfully, T.H. HANNA, 288 Ecclesall Road South, Sheffield, South Yorkshire.

From E.H. Steger
Sir, You were kind enough to publish a letter of mine on the subject of subsidence last July. In this I pointed out that insurance companies paid out enormous sums for unnecessary underpinning. I see (Weekend Money, November 2) that some companies now propose premium rises dependent purely by areas supposedly at the greatest risk.

Unfortunately, geology is not as obliging as this; within the Southeast there are very large areas totally safe from subsidence because they are covered by sandy or other deposits which are in no way affected by drying out. I know it is the fashion now to attribute every crack to "clay shrinkage" and throw up one's more or less professional hands in dismay. It is exactly this which causes insurers to pay out unwarranted sums.

Yours faithfully, E.H. STEGER, 16 Lingfield Road, Wincledon Common, SW19.

Long branch road

From Mr Dominic Walsh
Sir, Collecting cards from one's branch would indeed be "relatively inexpensive" to the banks and building societies, as R.J.M. Mitchell suggests (Weekend Money letters, October 26).

However, a round trip of nearly 1,000 miles to the Royal Bank of Scotland in St Andrews would merely serve to reduce to penury...

Your humble servant, DOMINIC E. WALSH, Kelvin, Camden Road, Carshalton, Surrey.

Interest vouchers

From Mr John Denza

Sir, Mr A.E. Watson's bank wanted to make him a charge for providing a certificate of tax deducted from bank interest (Weekend Money letters, October 19). In reply, he should ask them to check with their head office whether they are complying with the bank's obligations under Section 352 Taxes Act 1988, as amended by para 11, Schedule 5 F.A. 1990. The assumption of whoever drafted the act was, I suspect, that income tax vouchers would in future be provided automatically with credits of bank interest in the same way as with dividends, loan stock interest and so forth. This would make very much easier the preparation of people's income tax returns.

My bank plans to issue one certificate per tax year covering all interest-bearing accounts for each customer, but

they will do so only on request. That is reasonable provided they can meet two conditions. The first is that they will automatically include interest from all accounts that have been open at any time during the tax year. My past experience with many branches of all banks suggests that drastic improvements in their systems are needed if this requirement is to be met.

The other one is that they should be so organised that they are not overwhelmed next summer when the requests start pouring in, so that before long it will take them months to provide the certificates, which will, I am sure, be needed on a far larger scale than they suppose.

My advice to your readers is, therefore, firstly to enquire what their own banks are proposing and then, if it is anything like mine, to get their request in early. They would be well advised to specify the numbers

Tax 'drain' is doublethink

From A.I. Walker
Sir, Your article "Tax relief drains Revenue funds" (Weekend Money, October 26) highlighted some current examples of doublethink of which even George Orwell's Ministry of Truth would have been proud.

The idea that a relief from taxation is a subsidy derives from the myth, illustrated by your cartoonist, that any tax relief involves the government in giving away part of its taxation revenues. That would stand one of the basic principles of taxation on its head. Taxation is a legislative creation, which means that the Inland Revenue, as agent for the government, can only exact from us in direct taxation what Parliament has decreed. If Parliament had decided that a particular type or amount of income is not to be taxed, then the entitlement to tax on that income simply does not exist and even the government cannot give away what does not exist.

Your article refers to a proposal that the "subsidy" for pension contributions should be ended, on the grounds that the higher rates of tax could then be abolished: a similar rationale could be advanced for ending the various personal allowances.

Whilst there may be an argument for limiting the amount of the tax-free lump sum, and this was done in 1989, the idea of restricting the tax relief for the contributions ignores the underlying basis of a pension scheme: the individual forgoes current income in order to provide an income in the future. The pension itself is taxable when it is received so, unless pensions are to be exempted from income tax, the restriction of relief on the contributions will impose a double charge to tax on those who endeavour to provide for their own retirement. Where is the subsidy in that?

Yours faithfully, A.I. WALKER, Barnes Walker, Chartered accountants, Westgate Court, Westgate Street, Gloucester.

MARKETS AROUND THE WORLD

7th NOVEMBER 1991



THE VIEW FROM SAVE & PROSPER

Business confidence picking up in Britain... US economic recovery hesitant... Tokyo market continues to rally... Hong Kong winning battle against inflation... Intense negotiations prior to December's EC summit.

UNITED KINGDOM

- UK market now cheap against gilts. Continues to be overshadowed by politics, with concern that a delayed General Election might dampen consumer spending.
- Rights issues, which had swamped the equity market, have dried up due to their unpopularity with institutional investors.
- Business confidence now at its highest since the UK entered recession. Year-on-year company profit comparisons should start to improve, if only because of cost and interest rate reductions. Smaller companies have particular potential to outperform.
- Reduced market expectations of another interest rate cut; now anticipating a drop of no more than 0.5% before year end.

UNITED STATES

- Third quarter economic statistics contained few surprises but gave little encouragement.
- If American consumers remain cautious about spending, US economy likely to remain subdued through to next year. Consumer expenditure not likely to rise until unemployment is seen to have levelled out.
- On the positive side, inflation appears to be under control. This should maintain market valuations around current levels. Also, Federal Reserve has cut prime rate to lowest level for 18 years.
- Recession in corporate profits looks to be over. Next six months should show sharp increases in profits, derived from lower interest rates, lower costs and increased exports. Smaller companies especially could produce attractive results.

JAPAN

- Pace of economic growth in Japan now slowing more rapidly than many investors

had originally anticipated. With inflation falling too, this means that a further cut in interest rates could follow soon.

■ Overseas investors net buyers in the market for most of this year, but Japanese institutions and individuals now also returning to the equity market, which has bounced some 16% off its August low.

■ Smaller companies — more sensitive to a slowdown in the economy — seem likely to underperform larger, diversified counterparts. So we continue to recommend exposure to larger Japanese companies.

PACIFIC REGION

- Hong Kong administration due to announce a package of anti-inflation measures soon. Meanwhile, September's inflation figure of 11.5% indicates abating inflationary pressures on the economy.
- Recent 0.5% interest rate cut in Hong Kong should also help to support the stock market, as should signs of an upturn in the retail sector and tourism.
- Expectations of further interest rate cuts in Australia continue to boost this market.
- Share prices in region yet to take into account recovery in the US economy. But as stronger signs of this emerge, most of its markets should benefit.

EUROPE

- Signs confirming a cooling of the rate of German economic growth continue to emerge. Encouraging signs on wage inflation front, with some smaller trade unions settling within Bundesbank's guidelines.
- With Germany's economy slowing sooner than anticipated, the likelihood of an increase in interest rates is less.

■ On the wider political and economic front, attention is currently focused on negotiations leading up to the all-important EC summit conference in Maastricht.

■ When investor interest returns to European markets, shares of larger companies likely to benefit first. These are more exposed to the pick-up in the growth of overseas economies.

CURRENT RECOMMENDED SAVE & PROSPER FUNDS

UNITED KINGDOM
Smaller Companies Income Fund and UK Smaller Companies Growth Fund for continued outperformance from smaller companies. High Return Unit Trust as a long-term core holding. Also consider Save & Prosper's Managed Portfolio PEP for tax-free investment.

UNITED STATES
American Smaller Companies Fund for continuing outperformance from smaller companies.

JAPAN
Japan Growth Fund for outperformance from larger companies.

PACIFIC REGION
Eastern Discovery Fund for its current exposure to the Australian and Japanese markets.

EUROPE
Consider investing in European Growth Fund now for its high exposure to large companies and recovery in 1992.

If you would like the latest fact sheet about Save & Prosper's current views on the world's major stock markets or if you require further information on any of the funds mentioned above, just ring the telephone number below, or talk to your financial adviser.

CALL FREE 0800 282 101

9.00 a.m. — 5.30 p.m. 7 DAYS A WEEK

Save & Prosper Group Ltd., FREEPOST, Romford RM1 1BR.

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WEEKLY DIVIDEND

Claimants should ring 0254-5327

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246	Guatemala	137								10.0		
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23	Adelante	74	-0.0	3.0	36.2h	77
193	Adelante	250	-0.0	3.4	34.1h	72
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262	Alfonso Reyes	177	-0.0	3.0	30.12h	72
263	Alfonso Reyes	177	-0.0	3.0	30.12h	72
264	Alfonso Reyes	177	-0.0	3.0	30.12h	72
265	Alfonso Reyes	177	-0.0	3.0	30.12h	72
266	Alfonso Reyes	177	-0.0	3.0	30.12h	72
267	Alfonso Reyes	177	-0.0	3.0	30.12h	72
268	Alfonso Reyes	177	-0.0	3.0	30.12h	72
269	Alfonso Reyes	177	-0.0	3.0	30.12h	72
270	Alfonso Reyes	177	-0.0	3.0	30.12h	72
271	Alfonso Reyes	177	-0.0	3.0	30.12h	72
272	Alfonso Reyes	177	-0.0	3.0	30.12h	72
273	Alfonso Reyes	177	-0.0	3.0	30.12h	72
274	Alfonso Reyes	177	-0.0	3.0	30.12h	72
275	Alfonso Reyes	177	-0.0	3.0	30.12h	72
276	Alfonso Reyes	177	-0.0	3.0	30.12h	72
277	Alfonso Reyes	177	-0.0	3.0	30.12h	72
278	Alfonso Reyes	177	-0.0	3.0	30.12h	72
279	Alfonso Reyes	177	-0.0	3.0	30.12h	72
280	Alfonso Reyes	177	-0.0	3.0	30.12h	72
281	Alfonso Reyes	177	-0.0	3.0	30.12h	72
282	Alfonso Reyes	177	-0.0	3.0	30.12h	72
283	Alfonso Reyes	177	-0.0	3.0	30.12h	72
284	Alfonso Reyes	177	-0.0	3.0	30.12h	72
285	Alfonso Reyes	177	-0.0	3.0	30.12h	72
286	Alfonso Reyes	177	-0.0	3.0	30.12h	72
287	Alfonso Reyes	177	-0.0	3.0	30.12h	72
288	Alfonso Reyes	177	-0.0	3.0	30.12h	72
289	Alfonso Reyes	177	-0.0	3.0	30.12h	72
290	Alfonso Reyes	177	-0.0	3.0	30.12h	72
291	Alfonso Reyes	177	-0.0	3.0	30.12h	72
292	Alfonso Reyes	177	-0.0	3.0	30.12h	72
293	Alfonso Reyes	177	-0.0	3.0	30.12h	72
294	Alfonso Reyes	177	-0.0	3.0	30.12h	72
295	Alfonso Reyes	177	-0.0	3.0	30.12h	72
296	Alfonso Reyes	177	-0.0	3.0	30.12h	72
297	Alfonso Reyes	177	-0.0	3.0	30.12h	72
298	Alfonso Reyes	177	-0.0	3.0	30.12h	72
299	Alfonso Reyes	177	-0.0	3.0	30.12h	72
300	Alfonso Reyes	177	-0.0	3.0	30.12h	72
301	Alfonso Reyes	177	-0.0	3.0	30.12h	72
302	Alfonso Reyes	177	-0.0	3.0	30.12h	72
303	Alfonso Reyes	177	-0.0	3.0	30.12h	72
304	Alfonso Reyes	177	-0.0	3.0	30.12h	72
305	Alfonso Reyes	177	-0.0	3.0	30.12h	72
306	Alfonso Reyes	177	-0.0	3.0	30.12h	72
307	Alfonso Reyes	177	-0.0	3.0	30.12h	72
308	Alfonso Reyes	177	-0.0	3.0	30.12h	72
309	Alfonso Reyes	177	-0.0	3.0	30.12h	72
310	Alfonso Reyes	177	-0.0	3.0	30.12h	72
311	Alfonso Reyes	177	-0.0	3.0	30.12h	72
312	Alfonso Reyes	177	-0.0	3.0	30.12h	72
313	Alfonso Reyes	177	-0.0	3.0	30.12h	72
314	Alfonso Reyes	177	-0.0	3.0	30.12h	72
315	Alfonso Reyes	177	-0.0	3.0	30.12h	72
316	Alfonso Reyes	177	-0.0	3.0	30.12h	72
317	Alfonso Reyes	177	-0.0	3.0	30.12h	72
318	Alfonso Reyes	177	-0.0	3.0	30.12h	72
319	Alfonso Reyes	177	-0.0	3.0	30.12h	72
320	Alfonso Reyes	177	-0.0	3.0	30.12h	72
321	Alfonso Reyes	177	-0.0	3.0	30.12h	72
322	Alfonso Reyes	177	-0.0	3.0	30.12h	72
323	Alfonso Reyes	177	-0.0	3.0	30.12h	72
324	Alfonso Reyes	177	-0.0	3.0	30.12h	72
325	Alfonso Reyes	177	-0.0	3.0	30.12h	72
326	Alfonso Reyes	177	-0.0	3.0	30.12h	72
327	Alfonso Reyes	177	-0.0	3.0	30.12h	72
328	Alfonso Reyes	177	-0.0	3.0	30.12h	72
329	Alfonso Reyes	1				

179	Shipping	725
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155	Hung C&G	167	-	1	16.2	
156	Kel Energy	106				
204	LASMO	311	+ 3	8.3	16.8	40
160	de Mott	165	-	2.8	20.3	40
161	Mid West	83				
205	Oil Search	404				26.0
11	New London	19	+ 1			
11	North American	339				94
206	Offshore	35				35
27	Perman	25	-	12	4.0	92
6	Petrol	13				41
96	Pet Pacific	87				41
34	Premier	20				17.4
207	Reynolds	10	-	2.5		
313	Reynolds	465	+ 2			
3731	Royal Dutch R	4875	+ 3	20.1	33	112
418	Sandstone	91				13.0
9	Sovereign	150				25.5
9	Tanger Inc	3				49.6

THE TIMES UNIT TRUST INFORMATION SERVICE

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Common Stock	54.36	63.15		1.20	
Preferred Stock	54.36	63.15		1.20	
Warrants	54.36	63.15		1.20	
Options	54.36	63.15		1.20	
Other	54.36	63.15		1.20	
COTTECH LIFE INVESTMENTS					
Common Stock	101.225	231.1		1.20	
Preferred Stock	101.225	231.1		1.20	
Warrants	101.225	231.1		1.20	
Options	101.225	231.1		1.20	
Other	101.225	231.1		1.20	
UNITED CHARITIES TRUST					
Common Stock	194.50	219.00		1.20	5.05
Preferred Stock	194.50	219.00		1.20	5.05
Warrants	194.50	219.00		1.20	5.05
Options	194.50	219.00		1.20	5.05
Other	194.50	219.00		1.20	5.05
WAVELLYN LIFE MANAGEMENT LTD					
Common Stock	134.00	150.00		1.20	5.05
Preferred Stock	134.00	150.00		1.20	5.05
Warrants	134.00	150.00		1.20	5.05
Options	134.00	150.00		1.20	5.05
Other	134.00	150.00		1.20	5.05
COTTECH TRUST INVESTMENT					
Common Stock	101.225	231.1		1.20	
Preferred Stock	101.225	231.1		1.20	
Warrants	101.225	231.1		1.20	
Options	101.225	231.1		1.20	
Other	101.225	231.1		1.20	

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Exchange index compared with 1985 was down at 91.2 (day's range 91.1-91.2).				
STOCKS AND BONDS - FORWARD RATES				
Oct Rates for Nov \$	Range	Close	1 month	3 months
Commodities	3,270.0-3,274.3	3,270.0-3,276.6	14-1/2 pr	14-1/2 pr
Government	11,237.0-11,273	11,237.0-11,273	14-1/2 pr	14-1/2 pr
Open interest	11,237.0-11,273	11,237.0-11,273	14-1/2 pr	14-1/2 pr
Public	1,085.0-1,091.3	1,085.0-1,091.3	8-2 pr	13-3 pr
Subsidiary	2,901.2-2,907.2	2,901.2-2,906.6	14-1/2 pr	14-1/2 pr
Union	248.6-250.0	248.6-250.0	14-1/2 pr	14-1/2 pr

London	182.26-183.23	182.60-183.23	28-14ids	68-100ids
Hankow	217.00-218.50	217.50-218.01	1-10ids	1-10ids
Madrid	197.78-198.25	198.25-198.25	1-10ids	1-10ids
New York	1,970.71-1,970.72	1,970.71-1,970.72	0.40-0.40	0.90-0.90
Paris	2,600.21-2,600.21	2,600.21-2,600.21	0.80-0.79pr	2.30-2.28pr
San Francisco	1,970.71-1,970.72	1,970.71-1,970.72	1-10ids	1-10ids
Shanghai	2,600.21-2,600.21	2,600.21-2,600.21	1-10ids	1-10ids
Stockholm	10,580.90-10,580.91	10,580.90-10,580.91	1-10ids	1-10ids
Tokyo	229.23-230.74	229.23-230.74	1-10ids	1-10ids
Yokohama	20,720.00-20,720.00	20,720.00-20,720.00	1-10ids	1-10ids
London	2,560.21-2,560.21	2,560.21-2,560.21	1-10ids	1-10ids
Source: Data			Premium - pr	Discount - dc

Argentina austral*	17458.6-17496.1	Australia	12735.2-12740.1
Australia austral	11660.1-11662	Canada	11660.1-11662
Bahamas austral	33.90-33.93	Costa Rica	26.00-26.05
Bahrein dinar	0.6625-0.6705	Denmark	1.1255-1.126
Brazil cruzado	2320.21-1231.45	Ecuador	0.3780-0.3930
Burkina Faso	0.805-0.815	France	5.6190-5.6240
Cambodia riel	10.000-10.000	Germany	1.5470-1.5475
Cameroon franc	326.15-329.35	Hong Kong	10.7100-10.7620
Canada dollar	13.6900-13.7000	India	16.1900-16.205
Canada riel	0.010-0.010	Indonesia	125.6-1237
Chad franc	0.5037-0.5085	Japan	10.100-10.20
Colombia dinar	4.8162-4.8413	Kenya	24.65-24.72
Congo franc	5400-5500	Malaysia	27.4192-27.4249
Costa Rica colón	21.1600-21.1650	Netherlands	1.8533-1.8541
Czechoslovakia koruna	2.0000-2.0000	Norway	3.4600-3.4600
Daudi Arabia riyal	6.590-6.670		

Support dollar	2.9881-2.9716	Portugal	141.45-141.65
Africa north	1.9496-1.9551	Spain	1.0826-1.0836
Africa south	1.9496-1.9551	Singapore	1.0826-1.0836
A E dirham	0.43-0.53	Sweden	6.0050-6.0100
Netherlands Bank GTS	* Lloyd's Bank	Switzerland	1.4515-1.4525

MEMBER RATES 10%									
10% Rates Clearing Banks 10% Finance Hse 10% Discount Market Lender Crlgng hse 10% Low 10% Week fixed: 10% Treasury Bills (Day-Buy) 2 mth 10% 3 mth 9% Sell 2 mth 9.5% 3 mth 9% Prime Bank Bills (Dist) 10.25-10.30 2 mth 10% 3 mth 9% 5 mth 9% 12 mth 9%									

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EUROPEAN CURRENCY POSITIONS (%)					
British pound:	7 day 4%+4%	1 mth 4%+4%	3 mth 5 1/4%+5 1/4%	6 mth 5 1/4%+5 1/4%	Call 5%+4%
Deutschmark:	9-8 1/4	9 1/4-9 1/4	9 3/4-9 3/4	9 3/4-9 3/4	5%+4%
French Franc:	9-9 1/4	9 1/4-9 1/4	9 3/4-9 3/4	9 3/4-9 3/4	5%+4%
Italian Franc:	9-9 1/4	9 1/4-9 1/4	9 3/4-9 3/4	9 3/4-9 3/4	5%+4%
Yen:	6 1/4-6 1/4	6 1/4-6 1/4	6 1/4-6 1/4	6 1/4-6 1/4	6 1/4-6 1/4

GOLD AND SILVER POSITIONS (%)

GOLD		SILVER	
7 day	4%+4%	7 day	4%+4%
1 mth	4%+4%	1 mth	4%+4%
3 mth	5 1/4%+5 1/4%	3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%	6 mth	5 1/4%+5 1/4%
Call	5%+4%	Call	5%+4%

COMMODITIES

COMMODITIES	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

STOCKS

STOCKS	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

BONDS

BONDS	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Options

Options	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Real Estate

Real Estate	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Commodities

Commodities	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Stocks

Stocks	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Bonds

Bonds	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Options

Options	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
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Real Estate

Real Estate	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Commodities

Commodities	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
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Stocks

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Bonds

Bonds	
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6 mth	5 1/4%+5 1/4%
Call	5%+4%

Options

Options	
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Call	5%+4%

Real Estate

Real Estate	
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1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
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Call	5%+4%

Commodities

Commodities	
7 day	4%+4%
1 mth	4%+4%
3 mth	5 1/4%+5 1/4%
6 mth	5 1/4%+5 1/4%
Call	5%+4%

Stocks

Stocks	
7 day	4%+4%
1 mth	4%+4%

Bullion: Open \$353.10-353.50 Close \$351.60-354.10 High \$353.60-354.10
Low \$352.75-353.25 Kingcrant: \$353.25-354.25 Bid \$1.99-00-200.00

Oversights: Old \$85.00-86.00 (\$48.00-48.50) New \$85.00-86.00 (\$48.00-48.50)

Palladium: \$357.75 (\$202.70) Silver: \$4.03 (\$2.275) Palladium: \$85.00 (\$48.15)

TIME
SPORTS SERVICE

Women plan rival tour to assert player power

By ANDREW LONGMORE, TENNIS CORRESPONDENT

THE political infighting which marked the men's tour over the past two years could spread to the women's game, if plans for a new tour, run by the Women's Tennis Association (WTA), are pushed through later this year.

The WTA seems set to follow the example of the men's Association of Tennis Professionals (ATP) by breaking away from the Women's International Tennis Professional Council (WITC) to form its own tour in 1993. But the WITC - which represents the International Tennis Federation, the players, the tournament directors and the tour sponsors, Virginia Slims and Kraft General Foods - has a contract with all parties until the end of 1994.

"I'm surprised that the plans for a new tour should come to light in the middle of an existing contract," Anne Person, the managing director of the WITC, said yesterday. "Yet my understanding is that the WTA plans to start its own tour in 1993."

Details of the multi-million dollar tour, which could include ten tournaments worth \$1 million and \$500,000, are due to be discussed at a series of meetings at the Virginia Slims championships in two weeks. A spokeswoman for the WTA confirmed that its board of directors had authorised its chief executive, Gerry Smith, to look at the possibility of "restructuring" the tour.

"Our plans are not complete yet and it is too premature to issue any statement," she said, "but it was felt that the tour did not have a strong enough voice in the game and that there should be a better marketing and television strategy for the tour."

It is understood that the

new tour would not be a carbon copy of the ATP tour and that the WTA will have much closer relationships with the four grand slam tournaments than the ATP, though it is highly unlikely that any of them will be directly involved in any breakaway tour. Reaction to the plans from the sponsors and some of the players are also thought to be guarded.

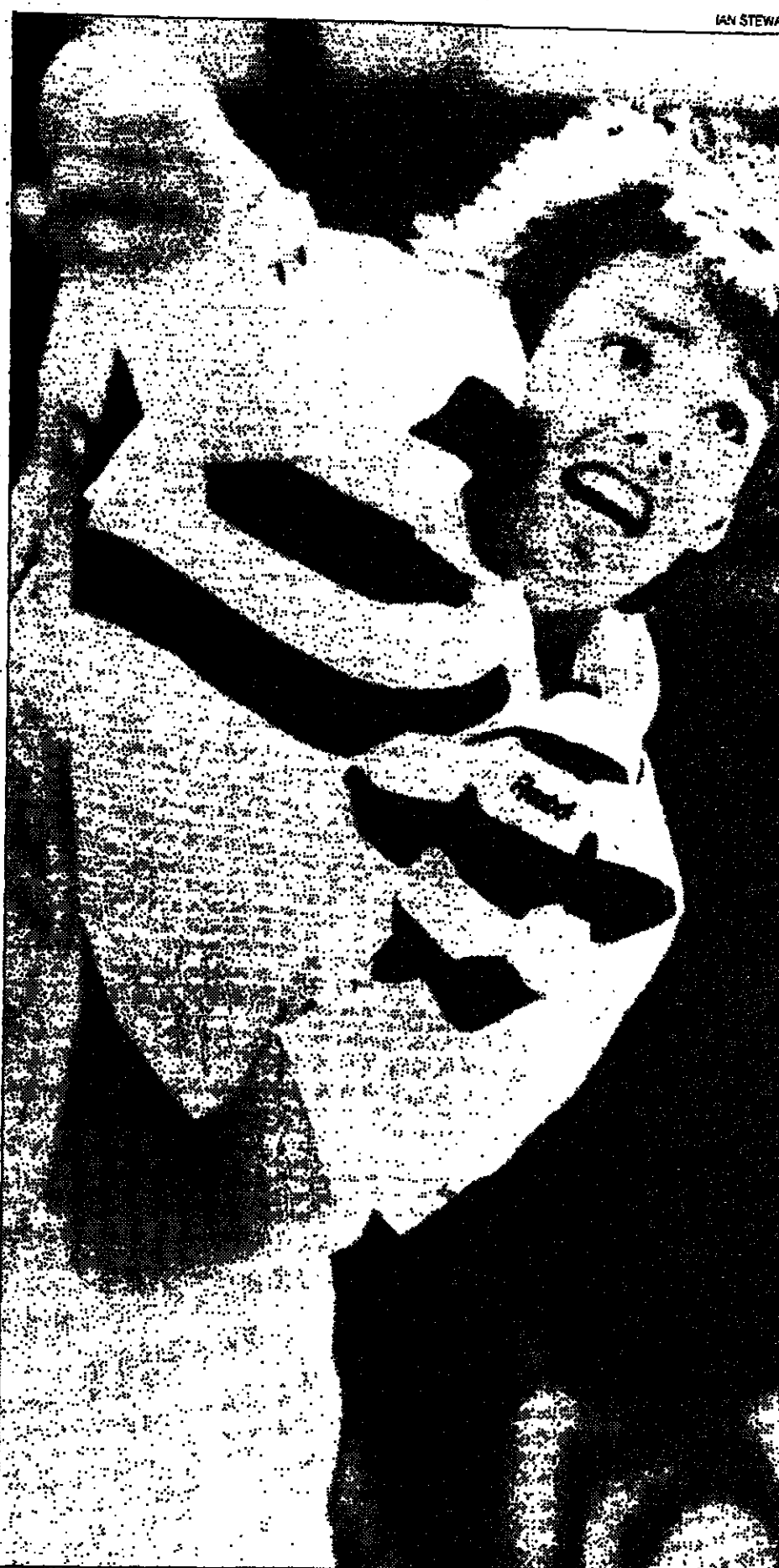
The move, made in the name of player power, has all the hallmarks of the ATP's messy split with the Men's International Professional Tennis Council two years ago and it is difficult to see how the WTA can avoid similar turmoil.

In Birmingham yesterday, Richey Reneberg, the No. 3 seed at the Diet Pepsi Challenge, seemed unaware of the details of the new super series of nine tournaments on the men's tour next year. "We should definitely be allowed to vote on it," he said. But it has already been decided.

Reneberg reached the semi-final with a 6-4, 6-4 victory over Wayne Ferreira, while wins for Thierry Champion over Maliva Washington and Guillaume Raoux over Tom Nijssen ensure a French presence in the final tomorrow. The pair, ranked 54 and 141 respectively, meet in a semi-final today.

RESULTS: Singles: Quarter-finals, R. Reneberg (GB) vs W. Ferreira (SA) 6-4, 6-4; G. Raoux (FR) vs T. Nijssen (NED) 6-7, 6-6.

Samantha Smith, the top seed, and Amanda Grunfeld will contest the final of the Texaco Challenger women's tournament at Bramhall today. In the semi-finals, Smith defeated Gabi Coorengel, of the Netherlands, 4-6, 6-4, 6-1, and Grunfeld beat Agnes Zugasti, of France, 6-4, 6-4.



Power-packed Stich, in his wiry frame, possesses an abundance of natural ability

A loner who gives the game his best shot

Andrew Longmore on Michael Stich, the Wimbledon champion with a difference

Barely had a name been put to a face than Michael Stich had gone, the Wimbledon title snatched from under the distinguished noses of Stefan Edberg and Boris Becker. It all happened so suddenly, yet so emphatically, that not even Stich himself, you suspect, quite absorbed the full impact of the raid.

After each victory he would go back to his flat in Wimbledon and laugh. One moment, he was Becker's shadow, the next his master and, in neither role, did his 6ft 4in pencil-thin frame fit too neatly.

"It already seems like three years ago," Stich said. "In a sense, I have tried to forget all about Wimbledon, but when I played the following week I still had this big picture of Wimbledon in front of me. It was a tough time, but I think the big moment will come next year at 2 o'clock on the first Monday when I play opening match on centre court. It might not be until then that I appreciate what I have done."

Next week, at the end-of-term tour championships in Frankfurt, formerly known as the Masters, Stich, now the world No. 4, has another chance to measure himself against the best. If he wins in Frankfurt and again in Munich, at the Grand Slam Cup in a month's time, he will not only be nearly \$3 million richer, he will be the undisputed champion of Germany. Though he would never admit it publicly for fear of stirring up the Stich v Becker saga much loved by the German press and much denied by both players, the latter would mean more to him.

It has been an astonishing year for Stich, who began it as No. 42 in the world and the champion of Memphis, his sole tour title, and ended it as champion of Wimbledon and one of the leading four players in the world. He has won three other titles - in Stuttgart (clay), Schenectady (hard court) and Vienna (indoor carpet) - reached the semi-finals of the French Open and, to date, played 92 singles matches, winning 70. Remarkably, in the midst of that schedule, he had enough time

to take to be in the top ten and it's not the money, it's not the fame, it's the fun."

While Becker was winning Wimbledon for the first time at the age of 17, in 1985, Stich, just 11 months younger, was still at school in Hamburg, playing football, basketball, tennis and winning a place at university. Becker had been Wimbledon champion for a year before Stich, the German national junior title.

Soon after, at the age of 19, he moved from his home in Hamburg to Munich - "to get some independence and learn to make my own mistakes" - and broke into the top 300 in the world. "I was lucky. As soon as I began playing, I had some success," he says. In defiance of the cradle-to-court theory, in defiance of a physique which is rather more Olive Oyl than Popeye, he has arrived with a contemptuous ease. Like McEnroe, Stich has an abundance of natural ability which makes hours of practice irrelevant.

But not even a man of Stich's well-rounded education and inner confidence was prepared for the invasion of privacy sudden fame prompted. A self-confessed realist and loner, Stich has retreated behind a wall of introversion and, at times, downright suspicion in the face of the constant probing of the German press. He has deliberately kept his thoughts to himself, deliberately made himself boring to discourage curiosity. Open him up, though, and there are acres of intelligence and a healthy sense of perspective inside.

"You learn to think more about yourself, be more careful who you talk to," he said. "It's tough on friends because you are not so open or friendly. You become afraid that people might hurt you or your family. It's tough to learn. But I knew it was coming the moment I won that match point at Wimbledon. But, in the end, it's important to remember it was just a tennis match, the biggest tournament in the world, maybe, but still just a game."

Not even C. B. Fry could have put it better.

GUIDE TO THE WEEKEND FIXTURES

FOOTBALL		RUGBY LEAGUE		HOCKEY		MOWLEM YORKSHIRE LEAGUE	
100 unless stated		British Coal International		First division		First division	
Barclays League		Great Britain v Papua New Guinea (at Wigan, 3.00)		200 unless stated		200 unless stated	
Second division		Boroughmuir v Edinburgh Acads		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Barnsley v Bristol Rovers		Hawick v Selkirk		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Brighton v Middlesbrough		Jed-Forest v Gala		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Charlton v Blackburn		Stewart v Mel v Melrose		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Doncaster v Sheffield Wednesday		Stirling Cou v Currie		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Grimsby v Cambridge		West of Scotland v Watsonians		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Hull v Gillingham		200 unless stated		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Leeds v Ipswich		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Luton v Reading		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Manchester City v Arsenal		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Norwich v Tottenham		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Sheff Wed v Coventry		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Sunderland v Liverpool		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Tottenham v Manchester City		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
Wolves v Derby County		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	
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Wolves v Derby County		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round		Burtonwood Brewery Lancashire Cup (2.30) Fourth round	

England's trial is real thing

By KEN LAWRENCE

TELEVISION is nothing if not versatile. When the big occasion presents itself, grateful camera crews are there to show the world a little of what is going on. For the industry is quite prepared to contrive its own sporting melodramas. Perfect examples of both the genuine and the contrived can be seen over the next few days, with England's anxiety-laden European championship football match in Poland and the anxiety-free *Amateur Times* Shootout in Milan.

Trevor Brooking, once an England international and now a BBC commentator who will be flying out tomorrow with the players for the game on Wednesday, says: "This is the genuine thing. There is nothing artificial or manufactured. This is an important game." Frances, a TV producer of the Shootout, which is live on BSkyB Sports tomorrow (10pm), defends the made-for-television tennis event: "We are in sport but also in the entertainment business. This does not detract from the serious nature of the game or the big hole in our sport."

With the best will in the world, one could hardly claim that Poland, where England's footballers need to draw the World Cup on Wednesday to ensure a place in the European championship finals in Sweden, next summer, is an attractive venue nor is excitement guaranteed. The match may well be as grim as the *Amateur Times* Shootout, which is going to be a lot of tension. When you have set out on a qualifying period and all your work depends upon the last two hours, it is certainly going to be dramatic.

With 1000 amending kick-off

SPORT ON TELEVISION

THE WEEK IN VIEW

times, all stations have been rescheduling. BSkyB Sports is now live from the kick-off in Poland (from 5pm, and with live coverage of the Scotland versus San Marino match, at Hampden, which kicks off at 7pm). BBC2 will have first-half highlights with John Motson and Brooking reporting the second half live (from 6.15pm).

Sportnight (BBC1, 10.30pm) has a resume of the England, Scotland, Wales and Northern Ireland matches while ITV has the Republic of Ireland versus Turkey match in their *Sports Special* (10.40pm).

Kevin Keegan and Alan Munro highlight further examples of the genuine and surrogate. Keegan, the former England captain, who boasts a golf handicap of seven, plays today in the *Pro-Amateur Challenge* with Rick Wakeman, Sam Torrance and Ronan Rafferty (repeated, but fun on Channel 4 at 11.30am) and then on Friday reports from a German Bundesliga match for BSkyB Sports (the real thing, at 7pm).

Munro, the precocious young pilot of the Epsom Derby winner, is generous, likely to ride at Doncaster (chilly, but happy to see the *Amateur Times* Shootout) today in the *Pro-Amateur Challenge* with Rick Wakeman, Sam Torrance and Ronan Rafferty (repeated, but fun on Channel 4 at 11.30am) and then on Friday reports from a German Bundesliga match for BSkyB Sports (the real thing, at 7pm).

With 1000 amending kick-off

THE WEEK'S HIGHLIGHTS

TODAY: Papua New Guinea beat Great Britain in a rugby league international last year, but having already lost 68-0 to Wales are unlikely to avoid a heavy defeat at Wigan. The match is live in Grandstand (BBC1 from 12.15pm). As played by the West Indians, netball is far removed from a genteel schoolgirls' game as England will find at Sheffield (approximately 2pm in Grandstand). A footballer's eyes' biggest moment is captured on Sky Sports (8pm) when Jack Taylor awards The Netherlands a first-minute penalty in the 1974 World Cup final.

TOMORROW: A quick opportunity to compare BBC rugby coverage with ITV's Rugby Special (BBC2, 5.50pm) as back with Sale v Moseley in the Pilkington Cup and a look at Africa's Currie Cup final. There is further rugby, if far removed from the World Cup, with the Camberley Tens (Sky Sports 8pm). Screensport shows the Diet Pepsi tennis final (2pm) and the women's world snooker championship (4pm) live.

MONDAY: Surrogate sport rules on Sky Sports with the tennis shootout and rugby lens again, wrestling (7pm) and hockey round-up (11pm) for more serious viewers. Screensport

(8.30pm) has an American boxing night and highlights of the Benson and Hedges mixed team golf trophy (10pm).

TUESDAY: Big money tennis - the ATP finals for a \$1m cheque to the winner. Sportsnight (live at 7pm) covers the throughout the week as the top eight battle it out in Frankfurt. Live boxing on Screensport (8pm) features the British cruiserweight championship.

WEDNESDAY: Decade European championship football for England and Scotland (timings see above). There will also be extended highlights of Wales v Luxembourg. Screensport offers more golf - the Ashes Glass (10pm) world championship (8pm).

THURSDAY: Tennis from Frankfurt (4 and 8pm) on Sky Sport and also a second showing of the England and Scotland football matches (starting at noon). Screensport's golf from America begins at 11.40pm.

FRIDAY: Sky Soccer Weekend (10pm) is followed by Kevin Keegan and Alan Munro's *Amateur Times* Shootout. Sky Sport's cameras also show the ATP tennis (8pm-midnight). Sport on Friday (BBC, 2.15pm) goes to Birmingham for indoor tennis and Ascot for National Hunt racing.

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FOOTBALL

Agana goes to Notts County for £750,000

By CLIVE WHITE

SHEFFIELD United, under pressure from their bank, have reluctantly agreed to sell Tony Agana to Notts County for £750,000. Supporters of the struggling Bramall Lane club will not doubt hope that it will not now be necessary to sell their other outstanding forward, Brian Deane, for whom United recently rejected a £2.5 million bid.

It is a record fee for County, whose previous highest was the £600,000 that they paid Leyton Orient for John Chiodzie ten years ago. Neil Warnock, the County manager, said of Agana: "Although he has done well during his time with United, I believe he can become an even better player."

Dave Bassett, who must obviously be unhappy about selling a goalscorer to a club not so far removed from the relegation struggle which has again consumed United, said: "The decision to sell had to be made and I accept it as part and parcel of running a football club. The important thing is the club, and it must survive above everything else."

Bassett is unlikely to be allowed to reinvest any of the money in a replacement. The timing of the transfer could hardly have been worse for United, whose next match is at home to Sheffield Wednesday next weekend.

Tony Mowbray completed his move from Middlesbrough to Celtic for a fee of £1 million and then promised to add a "mean and nasty" streak to the Parkhead club's defence. He will make his debut in today's home match against Aberdeen.

Mowbray, a Geordie, said after signing a three-and-a-half year contract: "You've got to be mean and nasty and show a desire not to concede anything. I'm here to get my head or boot to the sub and keep it away from our goal. Basically, that's what I'm good at."

Lee Sharpe is poised to return soon for Manchester United but too late to aid their European 'cause, which expired this week against Atlético Madrid at the second round stage in the Cup Winners' Cup. Sharpe is back in light training and will begin the build-up to a Christmas return, providing a specialist gives him permission next week.

Tony Adams, the Arsenal captain, has undergone surgery on a hernia which could keep him out until the new year. Adams had been playing with the injury for several weeks, but after Wednesday night's elimination from the European Cup against Benfica, Arsenal felt there was no reason to delay the operation further.

League seeks an outside chairman

By DENNIS SIGBY

AN INDEPENDENT chairman is being sought to head the restructured Football League. This was one of the radical proposals agreed unanimously at a meeting in Walsall attended by 69 of the 71 clubs who form the current second, third and fourth divisions.

Arthur Sandford, the League's chief executive, and Trevor Phillips, the commercial director, said yesterday that a shadow board of directors would be appointed in the next fortnight to find a chairman. He would be "a person of stature acceptable to the vast majority of clubs", but with no financial interest in football.

The clubs agreed that membership would be on a "one club one vote" basis and that the board of directors would be elected on a regional rather than divisional system. Incremental income would be distributed on a "merit ladder" system, according to a club's final league position.

There will be three divisions

of 24 clubs, including a new-entrant promoted from the GM Vauxhall Conference, and the top club in the League will have 72 shares, with the number falling to one for the bottom club.

Phillips said: "Our proposals get out first-class citizenship for all member clubs. We have to change and change radically entering a new era... The old ways, the old style will not be acceptable any more. We have to do away with many of the old fears and prejudices."

None of the 72 clubs will receive less income than at present, which is £183,000 for a second division club and £117,000 for those in the third and fourth divisions.

It is planned to include a representative from the Professional Footballers' Association in the new management structure. Barclays, the current sponsors, have been involved in the talks and, according to Phillips, are "supportive and will continue to be".



Manager's memories: Bergara relaxes in his office at Stockport County among souvenirs of his playing days

Skill meets the work ethic

IRRESPECTIVE of what fate befalls England's footballers in Poznan next Wednesday, there was evidence aplenty this week at international club level — if we needed to be reminded of it — that when it comes to flair and technique we are lagging far behind, maybe further than ever, the rest of Europe and, probably, the rest of the world.

The embarrassing disparity in skills between Benfica and Arsenal and Atlético Madrid and Manchester United were brought for all to see. Television brought it home to the nation. It would seem that nothing much has rubbed off on us since Osvaldo Ardiles, fresh from his triumph in the 1978 World Cup with Argentina, fell into our laps 13 years ago.

Even with the advent of a European free market next year, that input of foreign knowledge is likely to remain insignificantly small, partly for reasons of prejudice and resentment, which will have been reinforced by Aston Villa's ill-fated association with Jozef Venglos, the former Czechoslovak national coach.

The departure of Venglos left the total number of foreign managers in the Football League at two, which is probably 100 per cent more than most people imagined.

Unlike Ardiles, Danny Bergara had to wait 15 years

before he was given the chance, at the age of 46, to manage in the English League, and then it was only on the first rung of the ladder, at Rochdale. It was, perhaps, hardly surprising then, if a little ironic, that when a colleague at a recent meeting of the Football Managers' Association suggested that there should be more foreign coaches at the highest level in England, the Uruguayan who now manages Stockport County voiced the loudest objection.

"Ossie's been 11 years in this country," Bergara said, "he's earned his right to manage. I wasn't called Ossie Ardiles. I didn't win World Cups so I had to wait a bit longer. It's only right. A foreign manager needs to know the customs and habits of players in a different land before he can get the best out of them. I've no objection to them coming over, so long as they start at the bottom as I did."

Bergara spent 11 years in Spain playing for Majorca, Seville and Tenerife after leaving Uruguay, aged 20. He and

three of his brothers all played for their country at various levels, his brother, Mario, as a senior. When his career ended because of injury, Bergara, and his English wife, had no reason to stay in Spain and got a job as a coach with Luton Town and formed a long-lasting relationship with Harry Haslam, with whom he eventually moved on to Sheffield United.

Bergara was responsible for alerting Haslam to the wealth of talent that was available in South America in the late Seventies. He remembers well how, but for an extra \$350,000, Haslam could have returned from his Argentine visit to the River Plate club with Diego Maradona instead of Alex Sabelia.

It was Bergara's ability to work with young players on their skill and technique for which he became noted and John Cartwright hired him to work with the England youth team for a while.

Stockport must be one of the few third division sides who spend half an hour every day bending balls this way and that in training. It has not done them much harm. Following last season's promotion from the fourth division, they were the early pacesetters in the third and still stand in fifth place.

"How can we expect a team

to function properly if the skill and technique is not right?" he asked. "When you talk about those qualities we're behind the top countries. When you talk about team organisation, grit, strength and character, we're No. 1. Install technique and skill into the English game and you've got it cracked. But you've got to go down to the roots."

"How can Uruguay, with a population of two-and-a-half million people win two World Cups, gain two fourth places, win goodness knows how many South American championships and England, with a population of 55 million, win the World Cup just once? Is it because they've got everything or because they know everything or is it because they don't care? To think that in the last 20 odd years all you have produced is Best, Hoddle and Gascoigne. That's terrible."

It is a sad indictment of England's young professionals that many, according to Bergara, find it hard to practise technique spending too many of their formative years trying to win cups rather than just enjoy the game.

"If I had my way they would design competitions where the one who makes the most nutmegs is the one who gets the medal."

Laura Thompson

A physical exam for quizzical adult edification

AND NOW, a short quiz.

Question 1: If asked to appear as a guest on *Question of Sport* would you wear:

- a) A Paul Smith suit the colour of French mustard with shoulder pads like stuffed wallets, plus a £500 tie.
- b) A baby pink Fred Perry shirt and Timberland boots.
- c) Black tie.

Question 2: Which of these comes closest to describing your family life?

- a) Wife Heidi (manicurist 23), children Drew and Kellyanne, two BMWs and a tank of oriental fish in a neo-Georgian mansion in a suburb of Hemel Hempstead.
- b) Wife Helen (teacher, 27), children Jamie and Nicola and a Peugeot in a terraced cottage in East Sheen.
- c) Five mistresses, a miniature dachshund and a Harley-Davidson in a penthouse on Chelsea Harbour.

Question 3: Before playing a match, do you listen to:

- a) INXS.
- b) Kenneth Branagh.
- c) I'm Sorry I Haven't a Clue.

Question 4: After losing a match, do you face the cameras:

- a) In a Paul Smith suit obviously gutted for the loss.
- b) In a blazer and grey flannels, extremely disappointed for the guys.
- c) Cheerily waving a glass of wine, like Keith Floyd.

Question 5: Which of these comes closest to your definition of a journalist?

- a) A misquoting cynic who cannot be trusted to do anything except shadow you around nightclubs or give you grief about your performances.
- b) A guy who writes things about your performances, all the guys know in their hearts that they're not true, still these things have an effect on the guys.
- c) Someone who knows that newspapers have to be filled somehow.

Question 6: Do you believe the world to be:

- a) Round.
- b) Oval.
- c) A place full of countries that all want to be the best at sport.

Question 7: Do you think that a try should be worth:

a) Stupid question, trying is all very well but not much good unless you take your chances when they come and put the ball in the back of the net.

b) Five points.

c) As in skating, artistic interpretation should be considered — a try from a pushover scrum might be worth three points, a try by a back 10 points.

Question 8: Does playing for your country make you feel:

- a) Obviously it's the greatest honour going but the pressure is unbelievable.
- b) Obviously it's the greatest honour going but the pressure is unbelievable.
- c) Lucky.

Question 9: Does the style in which you win a match matter, so long as you win?

- a) No.
- b) Don't know.
- c) Yes.

If your answers were mostly (a) then you are the *England Football Player* type. Simple, insular and still one of the lads, you truly appreciate your material rewards. Winning is all-important and you get very frustrated when things go wrong and the press get on your back. Have you ever tried a light laugh and a two-finger salute in the faces of your critics? Get your manager to try it too. The qualitative gap between two international teams is a slight thing often only widened by a difference in attitude. Perhaps worrying less about losing might help you to win?

If your answers were mostly (b) then you are the *England Rugby Player* type. Modest, decent and a generally good sort, your neck is wider than your face. You know deep down that there are more important things in life than winning matches, yet you have felt a growing pressure upon you to do so. Did you in the past suffer a blow to your confidence? Did you lose when you were expected to win, and did that thereafter make you feel that nothing but victory, of any kind, could restore your self-esteem? The qualitative gap between two international teams is a slight thing often only widened by a difference in attitude. Perhaps worrying less about losing might help you to win?

If your answers were mostly (c) it is unlikely that you are an England sportsman of any type. One can only wish sometimes that you were.

HOCKEY

Thompson back for Hounslow

By SYDNEY FRISKIN

THE Pizza Express National League, now in its seventh week, has come to the boil with a top class first division match between Hounslow and East Grinstead at Ardingly College tomorrow. At least 15 international players are expected to be in action.

Robert Thompson, from the Great Britain squad, has recovered from injury to join the Hounslow and Mackenzie are still in the squad. They are still richly endowed with talent and experience.

Joint leaders with Havant, Hounslow will endeavour to resist the challenge of East Grinstead, who, only a point behind, are expecting great things from their younger players.

With Avery fully recovered from injury, Havant, the title holders, whose fast and energetic front line is reinforced by Shanker Ramu, recently returned from Auckland, where he helped Malaysia to qualify for the Olympic Games, Cannonock have so far not had much luck and their task tomorrow looks forbidding.

With Freeman, Welch and Sean Kerr going splendidly in attack, Southgate have braced themselves for a rousing encounter at home against Stourport. Like East Grinstead, both Southgate and Stourport are banking on the leaders' door.

Wetton, who lost 1-0 to Havant at Hull last week, face another hard task at home against Teddington, for whom McGuire has scored ten goals. Doncaster, second behind Isca in the second division and still unbeaten, could be severely tested by Harborne.

Tallberg seeks big changes to IYRU

From BARRY PICKTHALL IN MADRID

A CALL for greater executive powers to control and market a sport that enjoys a world-wide following of 30 to 40 million devotees was made by Peter Tallberg, the president of the International Yacht Racing Union yesterday.

During a break from chairing the final meeting at the union's annual conference in Madrid, he

suggested that the sport was now too big to be governed purely by a wealthy body of amateurs.

He said: "The days are passed when old and rich men went sailing around in the world in dark suits, with a glass of whisky in one hand."

"We still have a lot of retired people and some faces have been around too long. We need professional managers and a new structure to attract sponsorship and develop the sport

throughout the world."

One proposal is for the union to change its name to International Sailing Federation as a prelude to providing one voice for dinghy and keelboat racing, powerboat racing, cruising and ocean racing. "The Olympics, we are given to understand, are not to develop other events around the world such as the Nations Cup match race championship," Tallberg said.

Dragging the strong ultra-

conservative lobby within the IYRU along such a radical course could prove a Herculean task, but delegates yesterday voted to set up a group headed by Tallberg to look at ways to widen the union's role.

The Conference also voted to limit the use of the term world championship, to classes that truly reflect a global spread of competitors and to host its own series of world championships in non-Olympic years.

FOR THE RECORD

BASKETBALL MEN'S EUROPEAN CLUBS CHAMPIONSHIP Semi-final series Pool A Barcelona (Spain) 84-76 Valencia (Spain) 84-76 Pool B Real Madrid (Spain) 84-76 Valencia (Spain) 84-76 Pool C Real Madrid (Spain) 84-76 Valencia (Spain) 84-76 Pool D Real Madrid (Spain) 84-76 Valencia (Spain) 84-76	ICE HOCKEY NATIONAL LEAGUE (NHL) Detroit Red Wings 5-1 New York Rangers 3-1 Philadelphia Flyers 5-1 New York Islanders 3-1	SWIMMING CUMBERNAULD Hollywood Bowl International Meeting Men 1500m Breaststroke: David Davies (Wales) 22:57.1, 1000m Breaststroke: David Davies (Wales) 15:42.3, 500m Breaststroke: David Davies (Wales) 8:02.1, 250m Breaststroke: David Davies (Wales) 4:02.1, 125m Breaststroke: David Davies (Wales) 2:02.1
CRICKET SHEFFIELD SHIELD in Adelaide, South Australia: 270-124 (2nd Test), 171-104 (3rd Test), 171-104 (4th Test), 171-104 (5th Test)	ICE SKATING ALBERTVILLE France International Continental Figure Skating Championships: Men: 1-1, 2-1, 3-1, 4-1, 5-1, 6-1, 7-1, 8-1, 9-1, 10-1, 11-1, 12-1, 13-1, 14-1, 15-1, 16-1, 17-1, 18-1, 19-1, 20-1	TENNIS BRAMHALL Tennis Challenger tournament: Men: 1-1, 2-1, 3-1, 4-1, 5-1, 6-1, 7-1, 8-1, 9-1, 10-1, 11-1, 12-1, 13-1, 14-1, 15-1, 16-1, 17-1, 18-1, 19-1, 20-1
FOOTBALL EUROPEAN CUP WINNERS CUP Second round: 1-1, 2-1, 3-1, 4-1, 5-1, 6-1, 7-1, 8-1, 9-1, 10-1, 11-1, 12-1, 13-1, 14-1, 15-1, 16-1, 17-1, 18-1, 19-1, 20-1	RUGBY LEAGUE STONIES BITTER CHAMPIONSHIP Third division: 1-1, 2-1, 3-1, 4-1, 5-1, 6-1, 7-1, 8-1, 9-1, 10-1, 11-1, 12-1, 13-1, 14-1, 15-1, 16-1, 17-1, 18-1, 19-1, 20-1	VOLLEYBALL WOMEN'S WORLD CUP Preliminary round: 1-1, 2-1, 3-1, 4-1, 5-1, 6-1, 7-1, 8-1, 9-1, 10-1, 11-1, 12-1, 13-1, 14-1, 15-1, 16-1, 17-1, 18-1, 19-1, 20-1



Mike Fibbens: swim to victory at Cumbernauld

SQUASH RACKETS

Harris swept aside by resurgent Jahangir

From COLIN MCQUILLAN IN KIEL

JAHANGIR Khan, of Pakistan, irritated by wrangles with his national federation and stressed by flying visits to Dubai over the postponement of his World Cup tournament, yesterday reacted by flying Del Harris, of England, 15-10, 15-7, 15-3 in the quarter-finals of the Kiel Open.

Top seeded here, but plainly fragile after a late arrival on Tuesday, Jahangir has grown in stature through the tournament to produce yesterday something akin to the power and precision of his prime.

There are strong indications

that Jahangir will refuse to play in next week's world team championship in Helsinki, where Pakistan are scheduled to meet England in the first pool match on Tuesday. Harris, world No. 13, will lead England's team, and yesterday's drubbing was precisely what he did not need.

Jahangir took the score from 5-3 to 14-3 in a single hand in the first game against Harris, retaining only when the ball burst at 14-14. The blend of blinding power and precise accuracy continued, and the match was won in 42 minutes.

SWIMMING

Wilson finds rival hard to shake off

IAN Wilson enjoyed the rare luxury of some company as he made a successful start to the defence of his British grand prix distance freestyle title at Cumbernauld last night (Craig Lord writes).

The business studies undergraduate from the Borough of Sunderland club used the 1,500 metres at the Hollywood Bowl International, the first leg of the 1991-2 British grand prix, as an extension of his very heavy winter training schedule.

Despite averaging just under 1min 01sec per 100 metres — his completed time was 15min 13.68sec, a meeting record — Wilson could not shake off Stephen Akers, of City of Leeds, who beat his previous best by eight seconds in returning 15min 17.42sec.

Nevertheless Wilson, who is ranked in the top five in the world, was happy with his effort.

SNOOKER

Hillyard has to assert her authority

STACEY Hillyard will not lack motivation when she meets her close friend and rival, Allison Fisher, in the semi-final of the £40,000 Forte Hotels women's world championship at the Hyde Park Hotel, London, tonight (Phil Yates writes).

Despite 21 months at No. 1 in the World Ladies Billiards and Snooker Association rankings, Hillyard, aged 22, from Dorset, is often excluded from the limelight. Fisher, three times the world champion since 1985, does not have that problem.

This ranks with Hillyard who captured the world title aged 14, in 1984, became the first female player to compile a century break in competition a century break in competition a century later and has since been runner-up in the championship on three occasions.

If Hillyard beats Fisher she meets Karen Carr or Tessa Davidson in the final.

IN BRIEF

McColgan time up

LIZ McColgan, the winner of her first marathon, in New York, last Sunday is among 200 women who will have nine seconds added to their times because they started too soon.

Race officials said yesterday women using the red starting lane on the Verrazano-Narrows Bridge began early. McColgan's official time will now be 2hr 27min 12sec.

GOLF: Europe, the leaders with 14 points, drew 6-6 with Japan on the second day of the Four Tours World Championship of Golf, in Adelaide. The defending champions, Australasia, beat the United States 7-5.

RUGBY LEAGUE: Bobby Tuavao, the Highland forward, has been suspended for one game after non-payment of a fine. He received a six-match ban earlier this season and was told to pay £40, but played last weekend without settling the fine.

BOXING: Steve Joughin, a Manxman based in Stoke and the British professional road race champion in 1984 and 1988, has announced his retirement at the age of 32.

BOXING: The WBO lightweight title contest between Wally Swift and John David Jackson, of the United States, on November 30 has been called off because of lack of television coverage.

EQUESTRIANISM: Britain's show jumpers, who won this season's HCS Nations Cup World League, have donated their £10,000 winnings to the British Equestrian Olympic fund.

CRICKET: Norman Gifford, the Sussex coach, will manage the England under-19 side on its tour to Pakistan from December 30 to February 11. Graham Saville, of Essex, will be his assistant manager.

South Africans enjoy an emotional welcome



Bacher: bold prediction

FROM ALAN LEE
CRICKET CORRESPONDENT
IN CALCUTTA

FOUR years ago yesterday, Calcutta's Eden Gardens staged the World Cup final. Tomorrow, it is the venue for a match which history will recount as far more important.

The massive concrete bowl will have 90,000 inside and many more outside the gates for a fixture which, until very recently, seemed no more than a fantasy. India meet South Africa for the first time and, for once, the winning really is secondary to the fact that the game is taking place at all.

South Africa's emotional return to international cricket began with re-admission to the International Cricket Council in July and gathered momentum with late inclusion in the

World Cup. But it has its destiny and its fulfilment here in Calcutta with a game described by Ali Bacher as "the way it was always meant to be".

Bacher, the managing director of the United Cricket Board of South Africa (UCBSA), has pulled off a remarkable coup with this tour, offered by India nine days ago and confirmed only last Sunday. "To arrange an international tour in three days was quite an experience," he said yesterday, "but the importance of this was that it could not be turned down. It goes way beyond cricket - there could not be a better venue for us to return."

The three-game visit is to some extent the by-product of a divided Indian cricket board, its deposed president, Jagmohan Dalmiya, being the

driving force behind an arrangement at stunningly short notice. Ironically, it was made possible by the cancellation of a similar short tour by Pakistan, for fear of political reprisals. To the outside world, however, such issues are incidental to the monumental significance of tomorrow's game.

There are still trip-wires to be negotiated. South Africa, for instance, are anxious not to be known as the Springboks, a term offensive to the black population. A banner at the team hotel, welcoming them under that name, was conspicuously removed late yesterday.

Already, however, the integration which has been preached for years by Bacher and other enlightened souls in the South African game is very evident. The two assistant

managers of this touring side are both Coloured and two young Asian players are included in the 18-man squad. If only for experience of touring, Blue has been added to the customary team colours of green and gold, respecting the uniform of the defunct South African Cricket Board.

Only the naive expect that South Africa's strongest side will not remain all-white for a time yet, but yesterday Bacher made a bold prediction. "Our development programme in the disadvantaged areas is the most important part of our cricket now, and in the second half of this decade, when we can all utilise for the first time all our country's facilities, I am confident South Africa can dominate world cricket," he said.

For the time being, though, Bacher was keen to avoid any

comparison with the last Springbok side, in 1970, which he himself captained. "It was the greatest team we have ever had, but we must forget about it because that was an era which will be difficult to recapture," he said.

Instead, he handed over to two men he called "the greatest all-rounders we have produced", Mike Procter and Clive Rice. Procter is coach of the new South Africa but Rice, at the age of 42, is still a formidably active captain.

The former Nottinghamshire captain has taken up motor racing as a sideline and, in other circumstances, would today have been driving in a seven-hour race in Cape Province.

His nomination in charge of this tour is a credit to his powers of motivation, but, after yesterday morning's

tumultuous welcome in the city streets, he said: "It is going to be hard to settle down to the cricket."

Procter was barely into the airport, a garland round his neck and the Indian *Talik* spot of love, on his forehead, than he was asking about the opposition and the likely pitch. Later, he said: "The welcome was very moving and we are all touched by it. But we have to get down to the cricket because we are advertising South Africa now. It has been rushed, but, come Sunday, we will be ready."

Among the South Africans taking their first net practice at the ground was Jimmy Cook, whose father was born and grew up in Bombay. Cook, however, has never been to India before and the only member of the squad who has is Kepler Wessels, who toured

here in 1986 with Australia. The new-ball attack of Allan Donald and Richard Snee, gives South Africa a pace advantage over the Indians and there are seasoned all-rounders such as Rilee and Brian McMillan as back-up. India, with the awesome crowd, a definite advantage should still win, though even their players acknowledge they are part of something bigger than a cricket match. As Bacher said last night: "It is hard to do justice to the emotion we have all felt today. It is tragic that we start playing Tests in 1989 and has taken more than a century for us to get together in India. Thank God it happened now."

Long road back, page 39
John Woodcock, page 39
Lewis Jones Notts, page 39

English clubs anticipate European progress

Tottenham and Liverpool are pleased by draw

BY CLIVE WHITE

AFTER the rough ride that English clubs were given in the previous round of European competition, their two remaining representatives had no cause for complaint when the draws for the next round were announced in Geneva yesterday. Tottenham Hotspur were paired with Feyenoord in the European Cup Winners' Cup and Liverpool with Swarovski Tirol in the UEFA Cup. Both English clubs will play the first leg away.

On their return from Portugal and a definitive back-to-the-wall performance against Porto, both Peter Shreeves, the Tottenham manager, and Gary Lineker, their prolific England goalscorer, nominated the

Dutch club as a team they would be only too happy to meet in the quarter-final round.

"Galatasaray? No way - I don't want to go to Turkey, I always get kicked all over the place there," Lineker said, as the Tottenham party awaited its luggage in the small hours of yesterday morning at Luton airport. "I think Atlético Madrid are a good side, I'd sooner avoid them. Feyenoord or Bruges would probably be best. Not too far to go, and a place where it won't be easy but where you should expect to get a result."

Feyenoord bring back happy memories for Shreeves, who was coach to the Tottenham side that beat the Dutch team in the 1984 Uefa Cup

final. Shreeves, uplified by the events of the previous evening, said: "I don't believe we will have to face a harder test in Europe this season than that provided by Porto."

If Liverpool failed to name Swarovski Tirol as a team that they would like to meet it was only because they probably did not even know of its existence. Swarovski, or Wacker Innsbruck as they were better known, will be only the second Austrian side that Liverpool have met in their long European history.

"It's an interesting draw, but we don't know much about Austrian football," Peter Robinson, the Liverpool chief executive, said. "We'll have to go and watch them as soon as we can." Swarovski beat PAOK Salonika 4-0 on aggregate in the last round.

Tottenham will have to travel considerably further, probably all the way, in this competition before it can be of any great financial benefit to the debt-ridden London club. "Staying in another round isn't going to make much difference," Terry Venables, the club's managing director, said. "To make a significant difference you need to win the competition like Manchester United did last year." It was estimated that United made £3 million from the competition.

"We still have a lot of firefighting to do. Hopefully, we will see a very different picture next year." It is conceivable that Paul Gascoigne could be in the foreground of it, despite his provisional agreement move to Lazio for £5.5 million. The possibility clearly intrigues Venables, who conceded that Lineker might be released before his contract expires in 19 months' time because his age then would mean that Tottenham could not make any money on his transfer.

In the European Cup, Arsenal's conquerors, Benfica, have been drawn in a group comprising Dinamo Kiev, Barcelona and Sparta Prague.

Bergara's climb, page 39



Back-up for England: Elliott, the Chelsea defender hastily called up by his country this week, practises with the national squad at Bisham Abbey yesterday

Defiant Taylor forced into a further change

By STUART JONES, FOOTBALL CORRESPONDENT

GRAHAM Taylor yesterday attempted to minimise the hype which will inevitably surround England's most significant international since last summer's World Cup semi-final. Even though he accepts that his own players may be petrified by the occasion, he describes Wednesday's European championship qualifying tie in Poland as merely another game.

"It is a football match," he said. "That is what we are sending them out for. This is the biggest only because it is the next one." He is aware, though, of the probable consequences should his depleted side fail to gain the point required to be sure of competing in the finals next summer.

Comparing critics to hounds, he senses them closing in for the kill. "They can smell the blood of an Englishman and, in this case, the Englishman's name is Taylor," he said. "I take this job seriously and I want to do exceedingly well at it, but I don't take myself too seriously."

Although long ago he predicted that England's fate in group seven would not be decided until the closing tie, he did not foresee that so many players would be unavailable. Paul Stewart, the fourth to be injured in a European game in midweek, is the twelfth candidate to have been withdrawn.

Carlton Palmer, of Sheffield Wednesday, has been added to the party to reinforce the list of midfield choices. "He has an infectious enthusiasm," Taylor said. "You get the feeling that some players would walk to our hotel in Buckinghamshire. He is one of those."

There are others who would take a taxi.

Palmer is another member whose previous experience limited to B international but England's manager insists that he is not concerned that he has so many novices. Tony Daley, Andy Gray, Paul Elliott and Andy Sinton have yet to make their debuts and Barrett and David Hirst have each started only once.

"Experience is not necessarily how many caps you have," Taylor said, "but how quickly you learn. I'm happy to bring people in anyway because this is a great challenge and I'll be in there with them. They may freeze. We'll just have to wait and see."

Implicit within the statement is an indication that Gray will accompany his Crystal Palace colleague and captain, Geoff Thomas, in midfield. If so, David Platt will be carrying an unusually heavy burden. In the absence of Bryan Robson, now retired, he will be the senior figure.

Taylor conceded that he has had to re-arrange his line-up during the last 48 hours. In that time, David Barry, Paul Merson, Paul Parker and Gary Pallister as well as Stewart have been ruled out, leaving him with the barest minimum of established representatives. "The biggest thing for the players is to have a conviction, an inner belief and an expectancy that they'll get the result we need," Taylor said. "I would be living in cloud cuckoo land if I thought that England would win every game, but I've always been a positive person."

Agona signs, page 39
League decisions, page 39

Scotland win case for an evening kick-off

THE Scots have won their case for an evening kick-off in the European championship qualifying match against San Marino at Hampden Park on Wednesday. It will start at 7pm GMT instead of 2.30, and their group rivals, Romania and Switzerland, will also kick off at that time, the executive committee of Uefa decided in Geneva yesterday.

The Swiss, who had been due to play earlier than the Scots, demanded that Uefa change the times. But the Scots then protested when the European union decided on an early start.

John Sheridan, the Sheffield Wednesday midfielder, yesterday withdrew from the Republic of Ireland squad to face Turkey in the European championship next week because of a knee problem.

Byron boost

I HEAR that there has been a good deal of hand-wringing over the news that the Eton Harrow cricket match, the oldest fixture still played at Lord's, will not take place next year. Not so. It will merely be held midweek, rather than at the weekend.

Unhappy Matlan — the hidden man of Borneo

SIMON BARNES
ON SATURDAY

Kota Kinabalu, Malaysia — Out here, the talk is all of the great Matlan Marjan: surely the Gazza of all Borneo. It was Matlan, as all true football persons know, who scored two goals against England when they played Malaysia in the summer. England won 4-2, but Matlan won undying fame for himself. He has now been selected for the Malaysia squad to play in the South East Asian Games, which begin in Manila on November 24. Malaysia is football-daff, and has a gold medal to defend in Manila.

But since the call-up life has got complicated. Matlan is only 23, and life can quite often get complicated for 23-year-old superstars in Borneo or anywhere else. He failed to turn up when the squad assembled for pre-competition training. He was due to get formally engaged to his "longtime sweetheart", and said he wanted this settled

before he joined the squad. But then announced that there were "technical problems" between his parents and his potential in-laws. "I have to be fair to my girlfriend and family," he said.

This has launched one of football's characteristic soap operas: Gazza with a Borneo accent. There have been contradictory statements from just about everyone. Matlan has gone to ground after ignoring a succession of ultimatums. As I write, he is holed up somewhere and contemplating life, love and football. This column wishes him luck with all three.

THE people of Borneo love their footy so much that they are about to open a school of excellence in Kota Kinabalu.

Classes will begin in December for 30 players under 14. The talent and the passion for the game here are both immense. But the game that really starts the onlooker is sepak raga, volleyball played with a rattan ball the size of a grapefruit and played without hands. The duelling with casual ankle-high flicks and whirling overhead volleys is arresting, to say the least. I wonder how a team of English full backs would get on with the game.

Slav cornered

SOCCER, of course, is a game for the more sophisticated and spiritually developed nations. Miladin Kuc, of Yugoslavia, found that his experience of football in Europe was insufficient preparation for the Malaysian game when he came here to play for Kuala Lumpur. "In KL, it is more build-up football, with the

midfield playing a vital role," he said. "Thus, I found some difficulties initially as I was slow in releasing the ball, and was not falling back enough to get the balls in midfield." If you want sophistication in football, you have to travel.

Belle Helene

A TRAVELLER in these parts is rather expected to take a stroll up Mount Kinabalu. The climb from 6,000 feet to 12,455 is exhausting, rather than difficult, and people normally take two days over it. However, each year they hold two days of races up and down the mountain, an event that has the unimpressive name of Climbathon. Shocking to contemplate, the winning times in the men's competition are under three hours, while the extraordinary Helene Diamantides, of Britain, won the women's section this year in 3hr 25min. The race has

been criticised by some fellow-running types, because it involves descent as well as ascent. Descending at speed is difficult, dangerous and requires knees and nerves of sprung steel. That means the Gurkhas win it every year: top Gurkha runners are said to be ungainly on the flat, impressive climbing, and beyond belief at leaping, plunging descents.

No highway

IT IS always possible to get into trouble at Henley, but it is not often that the transgressors are Polish Roman Catholic monks. Faithful readers will recall the issue of the erection of executive hospitality tents across public footpaths at Henley Royal Regatta.

I hear that there was another incident this year, the subject of vigorous complaints from the Open Spaces Society

SPRAYSEAL

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- NAIL FATIGUE
- BLOW UNDERGAPS
- NO UNDERFELT
- DAMAGED UNDERFELT
- LEAKS & CONDENSATION
- BURST PIPES IN LOFT
- HEAT LOSS

25 YEAR GUARANTEE

There can be many causes of roof problems. Until recently the only solution to these problems was re-roofing, a costly, disruptive and lengthy process.

Now, with Sprayseal's rigid foam system, roofing problems can be permanently solved.

Sprayseal's excellent insulation properties, will actually save money on your heating bills by drastically reducing heat loss through the roof (up to 80% in some cases). Sprayseal is ideal for the renovation and repair of roofs where an unchanged appearance is required, such as listed buildings.

Slates and tiles are securely bonded in position and are completely water tight.

The process used in Sprayseal complies with British Board of Agreement Certificate No 89/229 held by Liquid Polymers PLC.

FREE PHONE
0800 269330
SPRAYSEAL
BOLLIN HOUSE, BLAKELEY LANE,
MOBBELEY, CHESHIRE WA16 7LX

Please send me more information about SPRAYSEAL.

Name Tel. No. Address Postcode

Please arrange an immediate FREE survey

Industrial ☐ Domestic ☐

Please tick

Send to (NO STAMP NEEDED), Sprayseal, FREEPOST, Bollin House Blakeley Lane Mobbeley, Cheshire WA16 7BR. Tel 056 587 2303